

Privacy Statement - Glossary of key terms

The Data Protection Officer monitors the application of, and compliance with, the GDPR within ABN AMRO. The privacy statement states that you can put questions about the use of your personal data to the Privacy Office in a number of specific cases.

Biometric data: a collection of techniques used to measure and identify an individual's physical characteristics, such as facial recognition or voice recognition. We may use biometric applications for identification purposes, among other things.

Special categories of personal data: data that is so sensitive its use may seriously affect an individual's privacy. The GDPR provides the following list of special categories of personal data: personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation.

Profiling: The GDPR defines profiling as: "Any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements". Profiling is therefore permitted by law. This is a general definition that also applies to other controllers within the meaning of the GDPR. The bank will not use your personal data to evaluate your performance at work or your health.

EU list of adequate countries: The European Commission has identified a number of non-EU countries that are considered to offer a similar level of protection. The European Commission publishes a list of such countries on its website[link].

EU model clauses: These are standardised contractual clauses drafted by the European Commission. ABN AMRO Group also uses these standardised contractual clauses if it is required to transfer personal data to a country that does not offer the same level of protection as EU countries.

Dutch Data Protection Authority: the data protection authority in the Netherlands.

Group: ABN AMRO Group N.V. and its direct and indirect subsidiaries and branches and other entities in which ABN AMRO Bank N.V. has a majority stake. For the purpose of this privacy statement, a majority stake means that ABN AMRO Bank N.V. holds more than 50% of the shares in the relevant entity.

Guarantor: A guarantor is required to fulfil a client's financial obligations towards the bank if the client fails to fulfil them. The guarantor gives this undertaking in a contract that the guarantor concludes with the bank.

UBO: The UBO is the person who is the ultimate beneficial owner of a business or institution or who controls that business or institution.

Processing: Personal data processing is a broad concept that encompasses everything that can be done with personal data. "Using", "destroying" and "providing" are forms of processing. The privacy statement refers to both the processing and use of personal data.