

BANK DATA USE ONLY

Salesperson's Code Estate Agency Code File

Customer's Code

1st Applicant 2nd Applicant Guarantor Co-Borrower Mortgagor

PERSONAL DETAILS Please, complete in capital letters

Name/s _____ Surname 1 _____
 Surname 2 _____ Maiden Name _____ Date of Birth

Nationality _____ NIF / NIE / Passport

Address _____ Postcode

Town _____ Province _____ Country _____

Mobile Home Phone

Work telephone number E-mail _____

You are currently living in: Own property Rented property paying €/month Other Situation

At what date did you move to your current address? _____

If you have been living there for less than 3 years, please give details of your previous address: _____

Marital status

Married ▶ Matrimonial property regime: Joint property Separate estates Other: _____

Single Divorced Widowed Separated

Relationship between loan applicants: _____

Loan applicant's relationship with guarantor/s with co-borrower/s and with mortgagor/s: _____

Number of dependent children → Ages 1st 2nd 3rd 4th 5th Other Dependants

Education & Others → None Elementary Secondary Higher

Have you previously taken part in any loan transaction? Yes No

Is it the first time you buy a home? ▶ Yes No

Have you ever been declared bankrupt or had a court order for debt registered against you? Yes No

If yes, please give details: _____

EMPLOYMENT DETAILS

Address _____ Postcode

Town _____ Province _____ Country _____

Mobile Home Phone

E-mail _____

Employee

Company name _____ Business sector _____

Job _____ Date Started Type of contract _____

Years in the company Years in the sector

Self - employed

Company name _____ Company business _____

Number employees Years in the company Years in the sector

| | TURNOVER | NET PROFIT |
|------------------------|----------|------------|
| Most recent year 20 __ | € | € |
| Previous year 20 __ | € | € |
| Previous year 20 __ | € | € |

Signature _____

Name: _____
 Surname/s: _____
 Date

BANK DATA USE ONLY File

| | | | | | | | | | |
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| | | | | | | | | | |
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FINANCIAL DETAILS

ANNUAL INCOME AFTER TAX

| | |
|-------------------------------|---|
| Salary/wage/pension | € |
| Rental income | € |
| Investment income | € |
| Maintenance received | € |
| Other income (please specify) | € |

STATEMENT OF ASSETS (securities, deposits and assets)

| Description | Name of Bank | Value |
|-------------|--------------|-------|
| | | € |
| | | € |
| | | € |

EXISTING PROPERTY HOLDINGS

List your existing properties, income and outgoing details

1. Address of property:

| Current Value | Date of purchase | Use of property (main/second/rental) | Name of lender | |
|-----------------|---------------------------|--------------------------------------|---------------------|-------------------------------|
| | | | | |
| Monthly payment | Interest only / Repayment | Date loan term expiration | Outstanding capital | Rental Income (if applicable) |
| | | | | |

2. Address of property:

| Current Value | Date of purchase | Use of property (main/second/rental) | Name of lender | |
|-----------------|---------------------------|--------------------------------------|---------------------|-------------------------------|
| | | | | |
| Monthly payment | Interest only / Repayment | Date loan term expiration | Outstanding capital | Rental Income (if applicable) |
| | | | | |

3. Address of property:

| Current Value | Date of purchase | Use of property (main/second/rental) | Name of lender | |
|-----------------|---------------------------|--------------------------------------|---------------------|-------------------------------|
| | | | | |
| Monthly payment | Interest only / Repayment | Date loan term expiration | Outstanding capital | Rental Income (if applicable) |
| | | | | |

OTHER FINANCIAL COMMITMENTS (Personal loan, car loan or maintenance leaseback)

| Type of loan | Name of lender | Monthly payment | Date loan began | Initial loan amount | Date loan term expiration | Outstanding balance |
|--------------|----------------|-----------------|-----------------|---------------------|---------------------------|---------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

Signature

Name: _____

Surname/s: _____

Date

MORTGAGE CUSTOMER QUESTIONNAIRE

In order for UNIÓN DE CRÉDITOS INMOBILIARIOS, S.A., ESTABLECIMIENTO FINANCIERO DE CRÉDITO (hereinafter, UCI), assigned tax identification number A39025515, to understand your characteristics as the party intervening in the loan requested and to provide you with the adequate level of protection as well as verify you understand the scope and conditions of this financial product and, therefore, understand and undertake the risks of contracting it, you need to answer the following statements:

- ▶ The undersigned understands the liability involved for him/her (as the holder of the loan, guarantor and/or owner of the mortgaged property) of contracting a mortgage loan and understands the characteristics thereof, specifically the difference between a fixed interest rate loan and a variable interest rate loan and what interest capitalisation means: **Yes** **No**
- ▶ The undersigned understands that the information and documentation provided by him/her must be real and current, mainly as concerns income, marital status and dependents, given that the decision regarding the loan application is made based on the data provided: **Yes** **No**
- ▶ The undersigned understands that repeat situations of non-payment, if they occur, could lead to the early maturity of the loan due to breach, the application of delay interest (higher than ordinary interest), court claims for non-payment, which could lead to the loss of the mortgaged property, and, if the debt is not cancelled by repossession of such property, such debt may continue to be claimed against the loan holders' and/or guarantors' present and future assets: **Yes** **No**

If the undersigned answers "no" to any of the above statements, he/she must request further explanation of how the mortgage loan works and the liability involved for him/her as well as a clarification of any other questions still remaining.

If, despite this, the undersigned continues to respond "no" to any of the above statements, he/she will not be able to contract the loan requested considering Bank Services Transparency and Customer Protection regulations and what is defined therein as a Responsible Loan.

ACKNOWLEDGEMENT

This loan will be in euro, in a currency eventually different than the one of your incomes. In such case, and if the loan is agreed, the exchange value, in the money of your incomes, of the amount of the installments in euro would vary, upward or downward, in line with the exchange rate between euro and the currency of your incomes.

The undersigned acknowledges that the Lender shall not perform any study of the fiscal consequences of the real property project contemplated by the undersigned. On taxation issues, the Lender recommends that advice should be sought by the undersigned from an independent tax adviser.

Agreed: **Yes** **No**

INFORMATION ON THE PROCESSING OF YOUR DATA

The data controller responsible for your personal data is **UNIÓN DE CRÉDITOS INMOBILIARIOS, S.A. ESTABLECIMIENTO FINANCIERO DE CRÉDITO**, with a registered address of calle Retama, 3, 28045, Madrid. You may contact the Data Protection Officer by writing to the address above or by sending an email to dpo@uci.com.

UCI obtains your data from the following sources: A.- The information you provide us with. B.- Public sources of information such as Official Journals and Bulletins, public registers, decisions from the public administrations and official fraud prevention lists and open social networks.

UCI will process your personal data for different purposes, as indicated below:

1. To analyse your application for financing, and -as appropriate- proceed with the contract for the product and undertake the necessary actions to manage the precontractual and contractual relationship with you.
2. To send you advertising and offers for products sold by UCI (through any medium) or insurance companies with which it collaborates as a banking-insurance operator, adapted to your interests and needs, personalised based on behaviour and risk profiles that may be prepared by UCI through both its internal sources as well as third-party sources, even after this contract is terminated.
3. To keep custody of your insurance application if finally subscribed, as an Insurance Broker.
4. To exchange your personal data with other UCI Group companies so they may send you advertising and offers for their products and services, both general and personalised.
5. Other aims which are outlined in the document "Additional Information on Data Protection" and at the link www.uci.com/documentacion/informacion_proteccion_datos_ingles.pdf

UCI will disclose your personal data to:

1. The "UCI Group" companies indicated in the Additional Information to fulfil certain legal obligations, perform a series of internal administrative tasks and, with your authorisation, to conduct marketing actions.
2. Public entities such as the Tax Agency and Courts of Justice, when UCI is legally required to do so.
3. The following insurance companies if you contract insurance products with UCI, such as: Caser Seguros, Liberty Seguros, Compañía de Seguros y Reaseguros S.A, Cardif Assurances Risques Divers and Cardif Assurance VIE (branches in Spain) CNP Partners S.A.
4. The Bank of Spain Risk Information Centre (CIRBE), credit information files such as the National Association of Financial Institutions (ASNEF) or EXPERIAN.
5. Finally, UCI may collaborate with third-party service providers who may have access to your personal data which will only and exclusively be processed to provide the contracted service.

Your personal data will be saved for the period of time necessary to fulfil such purposes. After that time, UCI will block and save them and they will only be available to the Courts of Justice, the Public Prosecutor's Office and competent public administrations.

You may exercise your rights of access, rectification, erasure, objection, limitation, portability as well as the right to revoke consent granted. These rights may be exercised by writing to Apartado de Correos 1160, 28080, Madrid, or sending an email to privacidad@uci.com.

You may also file a complaint with the Spanish Data Protection Agency (www.aepd.es)

You may access detailed information on how we protect your data at the following link www.uci.com/documentacion/informacion_proteccion_datos_ingles.pdf. If you prefer, you may request a physical copy of this information.

The undersigned hereby declares having received a document entitled **ADDITIONAL INFORMATION ON DATA PROTECTION** before signing this application which extensively explains:

- ▶ WHO IS THE DATA CONTROLLER RESPONSIBLE FOR YOUR DATA.
- ▶ UCI PROCESSING OF YOUR DATA FOR CONTRACTING PURPOSES OR TO RESPOND TO YOUR QUERIES IN RELATION TO A CONTRACT.
- ▶ DATA PROCESSING UCI MAY ENGAGE IN WITH YOUR EXPRESS CONSENT.
- ▶ UCI PROCESSING OF YOUR DATA FOR LEGITIMATE CONTRACT MANAGEMENT INTERESTS.
- ▶ DATA PROCESSING UCI MAY ENGAGE IN TO COMPLY WITH ITS LEGAL OBLIGATIONS.
- ▶ THE THIRD PARTIES AFFECTED BY THE PROCESSING EXPLAINED IN THIS DOCUMENT.
- ▶ THE PERIOD OF TIME UCI WILL SAVE YOUR DATA.
- ▶ WHY UCI NEEDS TO KEEP YOUR DATA UPDATED.
- ▶ WHAT OTHER ENTITIES UCI MAY DISCLOSE YOUR DATA TO.
- ▶ WHAT RIGHTS YOU HAVE IN RELATION TO HOW YOUR DATA ARE PROCESSED BY UCI.
- ▶ WITH WHOM YOU MAY FILE A COMPLAINT IN RELATION TO THE PROCESSING OF YOUR DATA BY UCI.

Agreed: **Yes** **No**

Signature

Name: _____

Surname/s: _____

Date

BANK DATA USE ONLY

File

| | | | | | | | | | |
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EXPRESS AND UNEQUIVOCAL CONSENT TO THE PROCESSING OF YOUR DATA AND OTHERS

Please tick "Yes" to consent to each of the purposes informed or tick "No" if you do not grant consent .

DECLARATION ON THE SUITABILITY OF THE INFORMATION

The undersigned hereby declares that he/she is submitting this application freely and voluntarily in order to find the best financing option for the project outlined in it. For this purpose, he/she expressly and after being informed, authorises the intermediary, if applicable, to provide UCI with his/her personal and economic data and the necessary documentation to study the feasibility of the financial transaction requested and for UCI to report on the processing of this request to the intermediary, if applicable. Likewise, he/she hereby declares that he/she has freely chosen the intermediary, if applicable, and directly agreed upon any fees with said intermediary without any intervention by UCI.

The undersigned hereby declares that all of the information on this application is true, including the asset, revenue and debt data and that the economic and asset resources declared by the undersigned are completely their own, come from legitimate activities and are not prohibited by the law or subject to any other encumbrance not listed on this application.

The undersigned hereby declares that there is no personal circumstance or information deemed relevant or that may influence or affect compliance, at any time during the lifetime of the mortgage loan, with the obligations agreed upon contracting said loan.

Agreed: Yes No

AUTHORISATION FOR THE MANAGEMENT OF APPRAISALS AND OTHER LEGAL PROCEDURES

The undersigned hereby agrees that, if this application is accepted, UCI will propose financing which, if approved by the applicant, will require an appraisal of the property to be mortgaged. In such case, the undersigned may provide their own appraisal, as long as they comply with the provisions of Spanish Law on Mortgage Market Regulation, or authorise UCI to request one on the undersigned's behalf after paying the price thereof which will vary depending on the number of properties and appraisal value in accordance with the following table:

| HOME APPRAISAL VALUE | PRICE |
|--|-------|
| Up to €500,000 | 285 € |
| More than €500,000 | 0,06% |
| Garages or Lumber Rooms | 100 € |
| 21% VAT (or 7% Canary Islands General Indirect Tax, as applicable) shall be added to the price | |

Once said payment is deposited, consent will be considered by UCI to have been granted to complete the appraisal. If the appraisal is to be done, as approved by the undersigned, without having first deposited the full or partial price thereof, the undersigned hereby undertakes to pay UCI for its liquidation via any of the means admissible by law including withholding the appraisal price from the loan funds if the loan is granted. The undersigned agrees that this application is sufficient notification of this procedure.

Likewise, the deeds of sale, notarised loan agreement and, as applicable, the cancellation of any prior burdens must be managed and processed if this financing proposal leads to the formalisation of a loan. Therefore, the undersigned hereby authorises UCI to process the deeds of sale, notarised loan agreement and, as applicable, the cancellation of any prior burdens with the undersigned paying all corresponding expenses.

Agreed: Yes No

DESIGNATION OF A TRUSTED THIRD PARTY AND AUTHORISATION FOR COMMUNICATIONS BY REGULAR MAIL OR EMAIL

The undersigned hereby designates Logalty S.L., with a registered address in Alcobendas, Madrid, at Avenida de la Industria 49, and assigned tax identification number B84492891, as a trusted third party pursuant to the definition in art. 25 of Spanish Law 34/2002, of 11 July on information society services and electronic commerce, in order to sign the necessary documentation to process this document electronically or remotely, as applicable.

Pursuant to the provisions of article 3.10 of Spanish Law 59/2003, of 19 December, on electronic signatures, the undersigned hereby agrees that the electronic signature procedure is as valid as any other signing procedure admissible by law.

If, as a result of processing and, where applicable, the acceptance of this application, any notification of any circumstance is necessary, he/she expressly agrees that said notifications may be made in certified form, by sending regular mail or email to the mailing or email addresses and the mobile phone numbers indicated on this application.

Agreed: Yes No

AUTHORISATION TO PROCESS MY PERSONAL DATA

1- I hereby agree to receive information on products and services related to financing, savings and investment, insurance and housing, adapted to my profile based on internal and external information whether or not I have a valid contract signed with UCI.

Agreed: Yes No

2- I hereby agree that UCI may provide my data to other UCI Group companies, identified in the "Additional Information on Data Protection" so they may send me commercial communications on their products.

Agreed: Yes No

ONLY FOR BRITISH APPLICANTS OR UNITED KINGDOM RESIDENTS

UNITED KINGDOM EXPERIAN AUTORIZATION CLAUSE

I

1) When you apply to us to open an account, this organization will check the following records about you and others (see 2 below):

- Our own.
- Those at UK credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- Those at fraud prevention agencies (FPAs).

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

2) If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3) Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations

by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

6) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the relevant Data Protection legislation.

II

The CRAs and FPAs referred above are:

► EXPERIAN, Ltd., a company incorporated in England with registration number 653331, with registered office at Talbot House, Talbot Street, Nottingham NG1 5HF.

III

You have the right to access, delete, rectify or oppose to processing of data made by the CRAs and FPAs, in these addresses:

► Experian: Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0870 241 6212 or log on to www.experian.co.uk.

Agreed: Yes No

Signature

Name: _____

Surname/s: _____

Date:

BANK DATA USE ONLY File

OPERATION DETAILS

DETAILS OF THE PROPERTY TO BE FINANCED Purchase Price € Object Code

Type ▶ Flat / Apartment Villa / Detached house Semidetached house Office Garage space Premises Other: _____

Use ▶ Main residence Second home To let

Other details ▶ New property Existing property Built area m²

Address of the property

Address _____ Postcode

Town _____ Province _____ Country _____

LOAN DETAILS

Type of operation ▶ Purchase Refinance ▶ Outstanding balance € Equity Release

UCI LOAN AMOUNT € Term Years Personal contribution €

Interest Rate ▶ Fixed Variable Mixed ▶ Fixed Year Required

CONTACT PERSON

1st APPLICANT 2nd APPLICANT Other _____

Name _____ Surname 1 _____

Surname 2 _____ Tel. _____

Timetable _____ E-mail _____

| | | | |
|--|---------------------------|--|---------------------------|
| 1 st APPLICANT <input type="checkbox"/> | Date <input type="text"/> | 2 nd APPLICANT <input type="checkbox"/> | Date <input type="text"/> |
| Name _____ | | Name _____ | |
| Surname/s _____ | | Surname/s _____ | |
| Signature <input type="text"/> | | Signature <input type="text"/> | |

BENEFICIAL OWNER DECLARATION (Only for legal entities)

"BENEFICIAL OWNER" is the person or individuals who ultimately own or control, directly or indirectly, more than 25% of the corporate capital or voting rights or, by other means, exercise direct or indirect control of the legal entity's management. In the event of no one fulfilling the aforementioned, it shall be understood this control is exercised by the legal entity's director or directors.

I hereby declare that the beneficial ownership of the company _____ with Tax ID (CIF) number of money laundering and financing of terrorism (BOE 29 April) and Article 8 of Royal Decree 304/2014, of 5 May, approving Regulations of Law 10/2010, of 28 April on prevention of money laundering and financing of terrorism (BOE 6 May), corresponds to the following:

| | |
|---|---|
| Name _____ | Name _____ |
| Surname/s _____ | Surname/s _____ |
| NIF / NIE / Passport <input type="text"/> | NIF / NIE / Passport <input type="text"/> |
| % Share (if applicable) _____ | % Share (if applicable) _____ |
| Name _____ | Name _____ |
| Surname/s _____ | Surname/s _____ |
| NIF / NIE / Passport <input type="text"/> | NIF / NIE / Passport <input type="text"/> |
| % Share (if applicable) _____ | % Share (if applicable) _____ |

ATTORNEY / REPRESENTATIVE

Name _____ Date

Surname/s _____ Signature

NIF / NIE / Passport

ADDITIONAL INFORMATION ON DATA PROTECTION

DATA CONTROLLER RESPONSIBLE FOR YOUR DATA

The data controller responsible for your personal data is UNIÓN DE CRÉDITOS INMOBILIARIOS S.A. ESTABLECIMIENTO FINANCIERO DE CRÉDITO (hereinafter "UCI"), with a registered address of calle Retama, 3, 28045, Madrid. You may contact the Data Protection Officer at: dpo@uci.com

UCI will process your personal data for different purposes, as indicated below:

PROCESSING OF YOUR DATA FOR CONTRACTING PURPOSES OR TO RESPOND TO YOUR QUERIES IN RELATION TO A CONTRACT

Depending on the specific request formulated, UCI will proceed with the following processing as needed (1) to adopt the contractual measures requested, or (2) to formalise, execute and develop the corresponding contract pursuant to the following:

Initial contact. Upon your first communication with us, we will process your name and the telephone number or email address you have provided us with, simply to be able to contact you and respond to your queries or requests for information. We will not save or use them for any other purpose.

Financing simulation and preliminary feasibility study. After that, if you ask us to, we will process your data to offer you a financing simulation and conduct a preliminary feasibility study. To do so, we will only use the data you provide on the corresponding form.

Formal application for financing. Thirdly, we will process your personal data to study the application for financing which, as applicable, you submit formally. To do so, we will process the data you provide for this purpose and will also seek information from open sources such as official journals and bulletins, public registers, decisions from the public administrations and official fraud prevention lists.

Likewise, and as necessary, we will check your data with companies that provide information on solvency, payment default and, in general, risk indicators. In particular, and in order to evaluate your risk profile, we will check your data in credit information files such as the National Association of Financial Institutions ("ASNEF"), EXPERIAN and the Bank of Spain Risk Information Centre (CIRBE) as well as the Spanish General Social Security Treasury (VEDACON).

The processing of these data is needed to manage, analyse and evaluate your application for financing with the application of precontractual measures. It is for this reason that you need to provide all the data requested on the form.

Contract formalisation and management. After that and as a final procedure, we will process your data to proceed with the contract requested and undertake the necessary actions to manage the contractual relationship with you. The data are needed to sign the contract and execute, perform and implement it.

DATA PROCESSING UCI MAY ENGAGE IN WITH YOUR EXPRESS CONSENT

Whenever you have provided your consent, UCI may send you commercial communications on its own products and services, adapted to your profile, interests and needs (via regular mail, telephone or fax, SMS, instant messaging applications, social networks, email or any other electronic or remote medium available at any given time), which will be personalised based on profiles of your behaviour and risk which may be produced through its own internal or third-party sources (such as ASNEF or Experian, for example, or other UCI Group entities), browsing and/or Internet data.

If you have authorised us, these marketing actions may be carried out independently and irrespective of the result of any contacts we maintain, simulations offered or even any contracts for our products.

These commercial communications may also be sent by UCI for products and services offered by other UCI Group companies and partners or third-party entities with which it may sign collaboration agreements.

The provisions of the foregoing sections depends on what you authorise and considering your authorisation may be withdrawn at any time without such affecting any simulation or preliminary feasibility study we shall offer you.

In order to evaluate your risk profile, we will check your data in the Social Security VEDACON file. This depends on whether you grant us authorisation to do so in the understanding that you have the right to deny such processing.

We will disclose your data to UCI Group companies as indicated further below as well as to third-party companies with which UCI may sign collaboration agreements within the financial and real estate sectors or related sectors so they may send you general and personalised marketing actions in relation to their products and services. These marketing actions may be through any physical or electronic medium (email, fax, SMS, social networks, mobile applications, etc.). If you grant us your authorisation, you may withdraw it whenever you deem appropriate without affecting the conditions of this contract for any other processing for which the legitimisation does not strictly require your consent.

PROCESSING YOUR DATA FOR LEGITIMATE CONTRACT MANAGEMENT INTERESTS

If you submit a formal application for financing to UCI or contract a loan or other products, your data will be processed and/or disclosed to the companies that belong to the UCI Group to prevent, investigate and/or discover possible fraud situations as well as the risk corresponding to the transaction or the customer as well as, when necessary, to create a recovery strategy based on a behavioural analysis. The legitimate interest of UCI is to identify and prevent fraudulent situations or actions by verifying the information that exists in both companies' databases.

In the same cases, we hereby inform you that situations may occur throughout the contractual relationship you maintain with UCI where we may record your voice during telephone calls and/or your image during videocalls. In such situations –which you will be previously and expressly informed of when they occur– we may save the telephone and/or videocall conversations held with you for two purposes: to maintain the quality of the service as well as to use any recordings as proof –in and out of court–, as necessary.

If necessary, we will also pseudonymise and encrypt your personal data as concerns the information in our systems and will disclose your data to UCI Group companies for internal administrative procedures and for internal reports and communications.

If, in the end, you sign a financing contract, UCI may send you commercial communications on its own products and services similar to those you have already contracted, adapted to your profile, interests and needs (via regular mail, telephone or fax, SMS, instant messaging applications, social networks, email or any other electronic or remote medium available at any given time), produce commercial reports, statistics, surveys and market studies, include you in loyalty programmes and draws and even send detailed information on such programmes and draws as well as their results. UCI shall undertake the foregoing as long as you continue to be our customer and maintain the financing subject of this contract unless you indicate otherwise by contesting the processing in the manner indicated under the section entitled "RIGHTS WITH REGARD TO YOUR DATA".

For the purposes of personalising said commercial communications based on the legitimate interest recognised by the European General Data Protection Regulation, UCI will process the information from its own sources to create profiles generated pursuant to common behavioural patterns with a time limit of up to 6 years.

Likewise, if you finally contract financing with UCI, we will process your data to launch and monitor marketing actions with our customer portfolio such as the Customer Club, cross selling (the selling of complementary products) and information campaigns.

Moreover, and as necessary, we will conduct actions to analyse, verify, study and manage incidents and non-payment situations such as but not limited to the contracting of location services in the event of non-payment as well as possible out-of-court settlements and other legal actions.

PROCESSING DONE TO COMPLY WITH LEGAL OBLIGATIONS

In general, we shall process your data to comply with legal and fiscal obligations applicable to us pursuant to the laws in effect at any given time.

If you submit a formal application for financing to us and/or if you finally decide to contract such financing with us, we will process your data to analyse, monitor and assess the risk you maintain with UCI or the risk of any application you may submit in the future.

Moreover, we also hereby inform you that we will process your data in situations where UCI must comply with certain legal bank supervision and control obligations imposed by Spanish Law 10/2010, on Money Laundering Prevention and Spanish Law 10/2014, on the Organisation, Supervision and Solvency of Credit Institutions. Therefore, your data and any possible non-payment situations will be disclosed to CIRBE (Bank of Spain Risk Information Centre).

This obligation will even exist once the contractual relationship ends, as necessary.

THIRD PARTIES AFFECTED BY THE PROCESSING EXPLAINED IN THIS DOCUMENT

Besides the contract holder, the following intervening parties will be affected by the formalisation of a financing contract:

1. Data processing to manage and/or perform the contract due to a legitimate interest and/or legal obligation:

- ▶ Guarantors: in all cases, except for marketing actions due to a legitimate interest.
- ▶ Authorised parties: except for marketing actions due to a legitimate interest.
- ▶ Representatives: except for marketing actions due to a legitimate interest.

2. For data processing by consent, it depends on what each intervening party consents to:

- ▶ Guarantors.
- ▶ Authorised parties.
- ▶ Representatives.

ADDITIONAL INFORMATION ON DATA PROTECTION

PERIOD OF TIME UCI WILL SAVE YOUR DATA

We will process your personal data as long as they are necessary for the purpose for which you provided us with them. To this end, and as requested in each case, we will save your data:

- ▶ As long as they are needed to contact you, offer you the requested financing simulation and conduct a preliminary feasibility study. Or, if requested formally, as long as they are needed to manage, study and evaluate your application.
- ▶ If you contract with UCI, we will save your data as long as the contract signed with you remains in force and, in any case, until you have made full payment. Moreover, if you contract a loan, we will save your data for 20 years after termination of the contract or payment of the loan, pursuant to the prescription period established by current law as well as to comply with all our fiscal and legal obligations.
- ▶ If you have given us your authorisation to send you commercial communications, for the period of time we continue to have such authorisation and until you revoke it.
- ▶ Likewise, and after all of the above, for an additional period of 3 years to respond to our liability for the processing done, pursuant to the prescription period established by current data protection law.

Thus, once all your contractual relationships with UCI end, any of the following two situations may apply:

1. You maintain your consent for marketing actions: in such case, we will process your data for the authorised marketing actions.
2. You revoke your consent for marketing actions: in such case, we will cancel and stop processing your data as well as block them.

If you do not expressly inform us otherwise, we shall understand you maintain your consent for marketing actions and will proceed in line with section 1 above. On the contrary, if you inform us of your revocation, the resulting block implies that UCI will not have access to your data and will only save them so they are available to the competent public administrations, judges and courts or the public prosecutor's office to respond to possible liability situations for the legally established periods. They will be deleted once those periods have ended.

NEED TO KEEP YOUR DATA UPDATED

Upon signing a contract with UCI, you undertake to ensure all data you provide to us and found in our databases at any given time are correct, complete, exact and duly updated.

Moreover, if the data you have communicated to us change, especially your mailing address, email address or telephone numbers (fixed and mobile), you must immediately notify us by writing to: privacidad@uci.com or to Apartado de Correos 1160, 28080 – Madrid. Otherwise, you agree that any communications we maintain with your mailing or email address or telephone numbers listed in UCI files shall be considered valid, binding and fully effective if you do not duly inform us of any changes.

DISCLOSURE OF YOUR DATA TO OTHER ENTITIES

We disclose your personal data to:

1. UCI Group companies and associates, for the purposes of developing marketing actions for general and personalised products and services and to comply with legal obligations and management and administrative procedures:
 - ▶ UCI S.A.,
 - ▶ Retama Real Estate, S.A.,
 - ▶ Banco Santander, S.A.,
 - ▶ Santander Consumer, S.A.,
 - ▶ Santander de Titulización, S.G.F.T., S.A.,
 - ▶ Santander Seguros y Reaseguros, Compañía Aseguradora, S.A.
 - ▶ BNP Paribas España,
 - ▶ BNP Paribas Francia
 - ▶ BNP Paribas Personal Finance
2. Public Entities, Tax Agency, General Social Security Treasury, Police, Tax Administration, Spanish Data Protection Agency, courts and tribunals and, in general, any competent authority when UCI is legally required to disclose them.
3. Insurance companies if the data subject contracts insurance products with UCI, such as: Liberty Seguros, Compañía de Seguros y Reaseguros S.A., CASER Seguros, CNP Partners, S.A., Cardif Assurances Risques Divers and Cardif Assurance VIE (branches in Spain).
4. The Bank of Spain Risk Information Centre (CIRBE), by legal obligation, and credit information files such as the National Association of Financial Institutions (ASNEF) or EXPERIAN, in the event of non-payment, if you do decide to contract UCI financing.
5. Financial, real estate and insurance sector companies with which UCI may sign collaboration agreements so they may send you commercial communications on their products and services, if you have given us your authorisation.
6. An addition to the foregoing data disclosure situations, UCI will collaborate with third-party service providers who may need to access your personal data and will process said data in the name and on behalf of UCI as a result of their service provision.

UCI follows strict service provider selection criteria in order to comply with its data protection obligations and hereby undertakes to sign the corresponding data processing contract with them which imposes the following obligations, among others: to apply appropriate technical and organisational measures; to process personal data for the purposes agreed and only in accordance with documented UCI instructions; and to erase or return the data to UCI once the service provision has finished.

Specifically, UCI will contract the provision of services by third-party providers who operate in the following sectors: logistics services, legal advising, private appraisal services, supplier approval, multidisciplinary professional service firms, maintenance companies, technology service providers, IT service providers, physical security companies, instant messaging service providers, infrastructure maintenance and management companies and call centre service companies.

RIGHTS WITH REGARD TO YOUR DATA

- ▶ You have the right to confirm whether UCI is processing personal data concerning you or not and, in such case, to access your personal data as well as request the rectification of inaccurate data or, as applicable, request their erasure when the data are no longer necessary for the purposes for which they were collected, among other reasons. These rights may be exercised via email to privacidad@uci.com, or regular mail to Apartado de Correos 1160 28080 – Madrid. You may also submit the form established for this purpose, which can be requested at any of our offices. For the situations legally provided for, you may request restricted processing of your data by sending an email to: privacidad@uci.com, or writing to Apartado de Correos 1160, 28080 – Madrid, in which case we will only save them to file or defend ourselves from complaints.
- ▶ If you have authorised profiling and it is fully done using an automatic procedure, you may request non-automatic processing, express your opinion and contest decisions based on such profiling by writing to: privacidad@uci.com, or Apartado de Correos 1160, 28080 – Madrid.
- ▶ In certain circumstances and for grounds relating to your own individual situation, you may contest the processing of your data by writing to privacidad@uci.com, or Apartado de Correos 1160, 28080, Madrid. In such case, UCI will stop processing your data except for legitimate reasons or to file or defend itself from complaints.
- ▶ The data subject may request the portability of their data so they are directly sent to the entity designated by the data subject.
- ▶ The data subject may from here on and at any time withdraw the consent granted for processing by writing to: privacidad@uci.com, or Apartado de Correos 1160, 28080 – Madrid.

COMPLAINTS RELATING TO YOUR DATA

The data subject may contact the UCI Data Protection Officer. A complaint may also be filed with the Spanish Data Protection Agency, especially if the data subject disagrees with the response received from UCI, by writing to: Spanish Data Protection Agency, C/ Jorge Juan, 6, 28001, Madrid, or via the website www.aepd.es