

Regulatory Information Guide

This guide sets out important regulatory information about CaixaBank, S.A., Succursale in Italia (the “Branch”). It covers:

1. - Registration details.
2. - The type of corporate customers we serve.
3. - Complaints about our service.
4. - Anti-Money Laundering, International Sanctions and Tax Information Exchange.
5. - Details of the on-boarding documentation.
6. - Compensation Scheme.
7. - How we treat your information.

— 8.- Professional secrecy

1. **Registration details.**

The Branch is authorised by the European Central Bank and the National Bank of Spain (*‘Banco de España’*) and subject to limited regulation by the Bank of Italy, Bank of Italy code No. 3668. Details about the extent of our regulation by the Bank of Italy are available from us on request.

CaixaBank is a trading name of CaixaBank, S.A. Hereinafter, CaixaBank S.A. jointly with the Branch will be referred as “**CaixaBank**”.

The Branch, is registered with the Companies Registry of Milan (*‘Registro delle Imprese della Camera di Commercio di Milano Monza Brianza Lodi’*) under fiscal code and VAT number 12470480968.

2. **The type of corporate customers we serve.**

In Italy we only offer our services to corporate customers. We do not deal with individuals acting for purposes which are outside their trade, business or profession.

3. **Complaints about our service.**

We wish to provide our customers with a service of the highest standard possible. Our most important feedback comes from you, the customer. Your comments enable us continually to improve our level of customer service.

How to submit a complaint:

If you, as a customer, are unhappy about any aspect of the service you have received you can submit a complaint to the Complaints Office (*“Ufficio Reclami”*) of the Branch by using one of the following means:

- by phone at +39 02 0064 5200
- by ordinary mail to: “CaixaBank, S.A., Succursale in Italia, Ufficio Reclami - Via Privata Maria Teresa, 7 - 20123 – Milan”;
- by e-mail to: ufficio.reclami@caixabank.com ;
- by certified e-mail (PEC) to: caixabank-italia@legalmail.it ;
- by fax to +39 0240320392.
- directly at the office of Branch, from 9.00 am to 5.00 pm, by contacting your relationship manager.

Please provide as much information as possible about your complaint, including:

- a description of your complaint;
- your account details;
- your contact details;
- what you suggest could be done to put things right;
- copies of any supporting documentation you have.

We will not charge you for making a complaint.

Next steps:

When we receive your complaint, we will send you a written acknowledgement of receipt. We will do this within ten (10) working days, starting from the date when we received the complaint. A complaint received on a non-working day, or after close of business, may be processed as received on the following working day.

We will try to complete our investigation as quickly as possible and attempt to provide a final response to your complaint within seven (7) working days, after having sent our acknowledgement of receipt letter. Nonetheless, this is not possible in all instances as your complaint may be particularly complex and require more time.

Where we are unable to finish our investigations within the seven (7) working day deadline, we will let you know and keep you updated about the progress of our investigation.

In any event, we will send our final response within a maximum deadline of sixty (60) working days from the date on which we received your complaint.

Where your complaint is linked to a payment service, we will send our final response within a maximum deadline of 15 (fifteen) working days from the date on which we received your complaint. Where we are unable to send the final response within the 15 (fifteen) working day deadline, we will let you know the reasons for the delay and the expected date of response. In any event, we will send our final response within a maximum deadline of 35 (thirty-five) working days from the date on which we received your complaint.

How we will investigate your complaint:

We will investigate your complaint as quickly and efficiently as possible. We will examine all the facts of your case based on all the evidence we have and decide on a fair and reasonable outcome. We aim to be as competent, diligent and impartial as possible, and will always do everything we can to solve the problem.

We may need to ask you for more information about your complaint, in which case we will contact you or any other individual we need to. Where we have to reveal your personal details to another person for investigation purposes, we will ask your permission first in accordance with applicable laws and regulations.

Where relevant, we will take into account similarities with other complaints we have received and the applicable regulatory guidelines when investigating your complaint.

What is a final response?

A final reply is our written response where we set out the conclusions of our investigation of your complaint, as well as offer any reparation or correction measure we deem appropriate. Where we reject your complaint, we will provide you with a clear and detailed explanation for the reasons why, as well as the necessary indications about appealing our decision to the Banking and Financial Ombudsman (ABF) or another out-of-court conflict resolution system.

To whom can I speak if I am not satisfied with the outcome of a complaint?

After submitting a complaint, if you are not satisfied with the outcome or if you have not received a reply from the bank in accordance with the terms pointed out above, you may contact:

- The Banking and Financial Ombudsman (ABF). For further information on how to contact the ABF and its scope of its competence, please see the relevant guide on the following website: www.arbitrobancariofinanziario.it. You may also ask for information at Bank of Italy's branches or ask our bank; <http://www.arbitrobancariofinanziario.it/https://www.acf.consob.it/-/modifiche-al-regolamento-concernente-l-arbitro-per-le-controversie-finanziarie>
- the Banking and Financial Conciliator set-up by the '*Conciliatore BancarioFinanziario Associazione per la soluzione delle controversie bancarie, finanziarie e societarie*', enrolled under no. 3 of the appropriate register kept by the Italian Ministry of Justice; the regulation of the Banking and Financial Conciliator can be consulted on the following website: www.conciliatorebancario.it or be requested from our bank;<http://www.conciliatorebancario.it/>
- another specialised body enrolled in the appropriate register kept by the Italian Ministry of Justice. The list of mediation bodies is available on the following website: www.giustizia.it .<http://www.giustizia.it/>

The guides relating to the ABF (i.e. the 'ABF in simple terms' and the 'Guide to using the ABF portal') and the regulation of the Banking and Financial Conciliator are available to you at our premises and on CaixaBank's website.

The Branch draws up and publishes an annual report on the management of the complaints received by customers. This report is available to you on our website www.caixabank.it in the regulatory and financial information section. <http://www.caixabank.it/>

4. Anti-Money Laundering, International Sanctions and Tax Information Exchange

We are required to establish each customer's identity in accordance with applicable anti-money laundering, international sanctions and tax information exchange legislation. We may contact you to obtain further information to enable us to complete our due diligence process before entering into an agreement with you or to obtain further information during the course of the agreement.

We may be unable to process transactions with / for you or to otherwise deal with you where to do so might in our view breach anti-money laundering or international legislation. Where we suspect money laundering, terrorist financing, other criminal activity and/or international sanctions we may be required to report information about you / your accounts to Bank of Italy and law enforcement agencies.

Additionally, depending on your circumstances we may be required to refer information about you to the Italian, US or other tax authorities pursuant to the US Foreign Account Tax Compliance Act 2010, the Organisation for Economic Co-operation and Development's Common Reporting Standard and/or other similar legislation. Such information may be shared between tax and/or other authorities globally.

Regarding Sanctions issues, CaixaBank Group complies with any economic or trade sanctions law, regulation, embargo or restrictive measure administered, enacted or enforced by (hereinafter "**Sanctions**"): (i) the United States of America; (ii) the United Nations; (iii) the European Union or any present or future member state thereof; (iv) the United Kingdom ; or (v) the respective governmental institutions and agencies of any of the foregoing, including without limitation, the U.S. Department of the Treasury's Office of Foreign Assets Control ("**OFAC**"), the Italian Ministry of Economy and Finance, Her Majesty's Treasury (together "**Sanctions Authorities**").

It is prohibited for CaixaBank to maintain a business relationship with a person that is:

- (i) listed on, or owned or (directly or indirectly) controlled by a person listed on, or acting on behalf of a person listed on, any Sanctions List;
 - located in, incorporated or organised under the laws of, or owned or (directly or indirectly) controlled by, or acting on behalf of, a person located in, incorporated or organised under the laws of a country or territory that is, or whose government is, the target of country- or territory-wide Sanctions (including, without limitation, Russia, Iran, North Korea and Syria); or
 - otherwise a target of Sanctions (hereinafter, "**Restricted Persons**");
- (ii) participated or controls a Restricted Person;
- (iii) is acting directly or indirectly for or on behalf of such any Restricted Person;
- (iv) participates or controls a Restricted Person;
- (v) is incorporated, located, having its operating headquarters or is resident in a country or territory, or whose government is subject to Sanctions;
- (vi) that maintains any business relationship or has any activity or business for or with any individual of countries, territories or jurisdictions subject to Sanctions;
- (vii) that will use any part of the proceeds of any Contract with CaixaBank directly or indirectly to make funds available to or receive from any individual subject to Sanctions or will direct such funds to finance, directly or indirectly, any activity or business for or with:
 - (a) any individual subject to Sanctions,
 - (b) any territory or country that, at the time of using the proceeds or the product is, or its government, subject to Sanctions or
 - (c) otherwise is in breach of Sanctions.

Although, operations in or related to sanctioned jurisdictions, Russia, North Korea, Iran, and/or Syria are prohibited and operations in Cuba cannot be in US dollars or with a US nexus, including US goods, unless the ones not prohibited or allowed by an OFAC General Licenses.

We would like to highlight, that operations in or related to the restricted jurisdictions mentioned in the paragraph above are conducted in-line with the relevant sanctions programs. All operations in these countries are considered high risk and subject to review prior to their execution.

5. Details of the on-boarding documentation

- CaixaBank's on-boarding documentation will be in Italian and English. Any communication between us will be in English, Spanish or Italian if the Customer has requested it in the relevant individual conditions.
- You download a copy of the Regulatory Information Guide, the List of Price and Services and the Processing Guide, which sets out payment execution times, cut-off times and other operational information, on CaixaBank's website www.caixabank.it

6. Compensation Scheme

We are part of CaixaBank, S.A., which is based in Spain. If we were to fail financially depositors may, depending on their circumstances, be covered by the Spanish Deposit Guarantee Fund (*Fondo de Garantía de Depósitos*).

This means that if the Branch is unable to meet its financial obligations, our eligible Italian depositors may be entitled to claim up to a maximum limit from the Fondo de Garantía de Depósitos. The monetary amount guaranteed is applied per depositor – this means that a customer with deposits with CaixaBank in both Italy and Spain will be treated as a single claimant. Joint account holders are treated as a single claimant, so that the compensation will be divided between them in accordance with their interest in the deposit.

The maximum monetary amount guaranteed per depositor is €100,000 for deposits in Euros and, for deposits in other currencies, the equivalent of €100,000 in the relevant currency according to the exchange rate applicable on the earlier day (i) the relevant Court issues a judicial resolution declaring the insolvency of the bank or (ii) the Banco de España issues a resolution stating the need for the Fondo de Garantía de Depósitos to be applied. If the relevant date is a bank holiday, the date for the applicable exchange rate will be the previous business day. For further information about the Fondo de Garantía de Depósitos (including the amounts covered and eligibility to claim) please contact the Branch or:

Fondos de Garantía de Depósitos
C/ José Ortega y Gasset, 22 – 4 planta
28006 Madrid

Teléfono: +34 91 431 66 45
Fax: + 34 91 575 57 28
Email: fogade@fgd.es

Website: www.fgd.es

7. How we treat your information and personal data. Privacy information notice.

7.1 In order to provide you with products and services we may need to collect, process, share and store personal and financial information about you, your business and certain other people including your directors, officers, authorised signatories, other employees, shareholders, beneficial owners and guarantors or grantors, etc (“**Relevant Individuals**”).

These personal data shall be used by the Branch, as a data controller, for the performance of a contract to which you are party, in order to take steps at your request prior to entering into a contract with us, to comply with legal obligations, to enable the Branch to pursue its legitimate interests or for a purpose you have given your consent to. This information may also be processed by CaixaBank, S.A., with Spanish Company No. A08663619 and registered office located at Calle Pintor Sorolla 2-4 46002 Valencia (Spain), for the purposes of managing any contractual relationship that you may have with the said entity.

This includes information we:

7.1.1 Obtain from you or directly from Relevant Individuals, or from third parties, such as credit reference agencies, as long as this is permitted by the applicable law.

7.1.2 Learn from the transactions you make such as the date, amount, currency and the name and type of supplier you use and the way you use and manage any account you hold with us.

Where you provide personal data in respect of any Relevant Individual, you are responsible for, and confirm that you have duly informed them about the content of this privacy notice, the possibility for them to contact CaixaBank or the data protection officer using the addresses indicated below in this section 7, and, where required, obtained the consent of those Relevant Individuals for us to use that personal data in the manner set out within this Regulatory Information Guide. You will be liable to us in respect of any failure to obtain that confirmation.

7.2 We, the Branch and other members of the CaixaBank Group may use your information to inform you by mail, telephone, text (or similar) message, email and other electronic methods, about products and services which may be of interest to you. As the case may be, you can revoke your consent or you can opt out from such

communications at any time by contacting us at via Privata Maria Teresa, 7, 20123 – Milan or in the link enabled in the same communication (www.caixabank.com/delegadoprotecciondedatos).

7.3 When you apply for a business account or service with us we may:

7.3.1 Check our own records and systems. We may check for information about:

- any other account (including any personal accounts) belonging to you or your business partners or to Relevant Individuals;
- your shareholders who are beneficial owners of 25% or more of the business.

7.3.2 Request searches from credit reference agencies. We will ask for searches on:

- publicly available information about you and your business partners' personal credit behaviour, and that of Relevant Individuals;
- information about the way you and your business partners and Relevant Individuals have handled any personal borrowing, if your business has three or fewer directors or partners;
- information about your business;
- information about your business accounts;
- the identities of the beneficial owners of your business.

7.3.3 Request searches at fraud prevention agencies. We will ask for searches for information about you, your address(es), your business partners, Relevant Individuals, your business, and the beneficial owners of your business. If false or inaccurate information is provided or fraud is suspected or identified, we will record this. We may also pass this information to the fraud prevention agencies and other organisations involved in crime and fraud prevention where it may be accessed by law enforcement agencies. The information recorded by fraud prevention agencies may be accessed and used by organisations in Italy and in other countries.

7.3.4 Check the database managed by the Bank of Italy or other Italian private centralised risk detection systems for information on your solvency.

7.3.5 We may also use your information and that of Relevant Individuals for the additional purposes listed below either during your application process or in the future. Other organisations may also use that information for these purposes where they have received it from the credit reference agencies or the fraud prevention agencies: checking details and making decisions about credit and credit-related services for you, your business or your business partners;

- verifying your identity and the identities of any Relevant Individual;
- undertaking checks for the prevention and detection of money laundering, international sanctions, fraud and other crimes;
- use scoring methods to assess the application and to verify your identity;
- locating you and recovering any debt you owe;
- performing statistical analysis and testing;
- carrying out regulatory checks or other work to meet our obligations to any regulatory or tax authority;
- we may use automated processes when we use information you disclose to us for any of the purposes listed in this condition and when we use meaningful information about the logic involved, as well as the significance and the envisaged consequences of such processing for the data subject;
- if you borrow or may borrow from us we will give details of your business account, which may include the names and other personal data of Relevant Individuals associated with your account, to credit reference agencies. We will also tell the credit reference agencies if you have borrowed from us and have not repaid in full and on time.

7.4 We may also share information about you, your business, and the Relevant Individuals, and how are managed the account(s) contracted with selected third parties including:

7.4.1 Other companies within the CaixaBank Group, including (i) internal service companies and (ii) other CaixaBank Group's companies and entities with whom the Customer has a relationship. A list of companies within the CaixaBank Group with which your personal information may be shared can be found here: https://www.caixabank.es/empresa/general/empresas-del-grupo_es.html.

7.4.2 To third parties who provide a service to us or who are acting as our agents, on the understanding that they will keep the information confidential and provided that they have received specific instructions on how to process personal data.

7.4.3 To anyone to whom we transfer (or may transfer) our rights and/or duties, or subcontract (or may subcontract) our rights and/or our duties under any agreement.

7.4.4 To any third party as a result of any restructure, sale or acquisition of any company within the CaixaBank Group, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us.

7.4.5 If we have a duty to do so, it is required from a legal and/or regulatory perspective or if the law allows us to.

7.4.6 For international payments where we are required to send details of the payee and the beneficiary with the payment, to overseas regulators and authorities in connection with their legitimate duties, for example the prevention of crime.

In any case, we will keep information and personal data about you, your business, Relevant Individuals and your account(s) in accordance with data protection laws.

7.5 The processing of the data is carried out, generally by service providers located in the European Economic Area (EEA) or located in countries that ensures an adequate level of protection. In other cases, CaixaBank will guarantee the security and legitimacy of the processing of the data by requiring the appropriate safeguards. In this regard, please be informed that, for certain specific operations, and to the extent it is strictly necessary, personal data may be transferred and/or processed outside the EEA. In such event, we will adopt specific technical, organizational and/or contractual measures in order to protect personal data and the transfer will be carried out in accordance with Chapter V of GDPR, subject to the adoption of at least, one of the guarantees provided for by the legislation on the protection of personal data (e.g. the standard contractual clauses adopted by the European Commission) to ensure an adequate level of protection of personal data, in any event at least essentially equivalent to the one provided within the EEA. If you wish to receive further information about the countries in which the personal data could be transferred, please contact the data controller or the data protection officer using the addresses indicated below in this paragraph.

7.6 The data will be processed while remain in force the contractual or business relations established. Once the validity has expired, the data will be stored for the sole purpose of complying with the legal obligations required and to formulate, exercise or defence of claims, during the applicable retention periods. If you wish to receive further information about the applicable retention periods, please contact the data controller or the data protection officer using the addresses indicated below in this section 7.

7.7 Any Relevant Individual may access, rectify or erase their personal information, as well as restrict, limit or object to the processing thereof on grounds relating to their particular situation, or request its portability, as provided by law. In addition, a Relevant Individual has the right to provide instructions as to the situation of their personal data in case of death. In order to exercise these rights, notification shall be addressed in writing to CaixaBank's offices in Italy at Via Privata Maria Teresa 7, 20123 - Milan, or to any other CaixaBank, S.A. branch, or the Spanish registered office of CaixaBank, S.A. located at Calle Pintor Sorolla 2-4 46002 Valencia (Spain) or by means of www.caixabank.com/ejerciciodederechos.

7.8 Likewise, any Relevant Individual has the right to lodge a complaint with a supervisory authority (in Italy, *Garante per la protezione dei dati personali*, (<https://www.garanteprivacy.it/home>); or the lead supervisory authority of CaixaBank Group, the *Agencia Española de Protección de Datos*, (www.agpd.es)).

7.9 Finally, any Relevant Individual may contact the CaixaBank's Data Protection Officer for any doubt or query at www.caixabank.com/delegadoprotecciondedatos.

7.10 You undertake to inform each Relevant Individual of the provisions of this section 7.

7.11 This privacy information notice is intended to serve a general purpose and may be updated, amended and/or superseded by documents and/or information that may be communicated or made available by the Branch from time to time.

8. **Professional secrecy**

8.1 The Branch agrees to maintain the confidentiality of any information of the customer to which it has access under the banking relationship and to use such information only for the purposes of exercising its rights and performing its obligations under contracts to which the customer is a party.

8.2 However, the Branch may disclose such information to, *inter alia*, the Bank of Italy, judicial authorities, tax authorities and any other law enforcement agencies.

8.3 The Branch may also disclose information to the persons with which the Branch negotiates, enters into or carries out the transactions listed hereafter, provided that such information is necessary for the purpose of such transactions:

- (i) credit transactions carried out, directly or indirectly, by one or more credit institutions or financing companies;
- (ii) the acquisition of a stake in, or of control over, a credit institution or an investment firm or a financing company;
- (iii) sales of assets or of a business;
- (iv) assignments or transfers of receivables or contracts;
- (v) service provision agreements entered into with a third party in order to entrust such party with significant operational tasks;
- (vi) in the course of reviewing or drawing up any type of contracts or transactions, provided that the entities concerned belong to the same group as the author of the disclosure.

8.4 The recipients of information which has been disclosed to them for the purpose of one of the transactions mentioned above, must keep such information confidential, whatever the outcome of said transaction.

8.5 Furthermore, the Branch may disclose information on a case-by-case basis and subject to the express consent of the customer.