



General information on data protection at IKB Deutsche Industriebank AG for the use of the website, for applications, for newsletters and for social networks

IKB Deutsche Industriebank AG (hereinafter "IKB" or "we") attaches great importance to the security of your data and compliance with data protection regulations. The processing of personal data in the context of the operation of our websites is carried out exclusively in accordance with the applicable data protection standards of the European Union (in particular the General Data Protection Regulation, hereinafter "GDPR") and the provisions of the German data protection laws.

We use both technical and organizational security measures to protect your personal data. Our employees are subject to the special confidentiality obligations customary for banks. The technical security measures used are continuously adapted in line with technological developments. With this data protection declaration, we inform you about which personal data we process to what extent and for what purpose in the context of your use of the website www.ikb.de (hereinafter referred to as "website"). You can access this information at any time on our website at <https://www.ikb.de/datenschutz>.

1. Responsible party/contact data protection officer

The responsible party within the meaning of Art 4 (7) GDPR is the:

IKB Deutsche Industriebank AG,
Wilhelm-Bötzkens-Strasse 1
40474 Düsseldorf,
Phone: +49 211 8221-0
E-mail: info@ikb.de

If you have any questions or suggestions regarding data protection, please feel free to contact our Data Protection and Data Security Officer by e-mail at datenschutz@ikb.de, by telephone at +49 211 8221-5000 or by mail to the above address for the attention of the Data Protection Officer.

2. Subject of data protection

The subject of data protection is personal data. According to Art. 4 No. 1 GDPR, this is all information that relates to an identified or identifiable natural person. This includes, for example, information such as name, postal address, e-mail address or telephone number, but also usage data, if applicable. Usage data is data that is required to use

our websites, such as information about the beginning, end and extent of the use of our website, the IP address and login data.

3. Your rights

You have the following rights with respect to the personal data concerning you:

- Right to information
- Right to rectification or erasure of your personal data
- Right to restrict the processing of your personal data
- Right to data portability
- Right to withdraw consent

Right to object to the processing of your personal data

In addition, you always have the right to complain to a data protection supervisory authority about the processing of your personal data by us.

4. Processing your data

Automated processing when visiting our website

When you access our websites, your Internet browser automatically transmits information to us for technical reasons. The following information is stored separately from other information that you may transmit to us:

- Date and time of access
- Browser type/version
- Operating system used
- the requested Internet address (URL)
- URL of the previously visited website as well as the access method used (protocol)
- Amount of data sent
- Connection duration
- HTTP status code
- Referrer
- Client Browser Signature
- IP address

This data is not assigned to a specific person at any time. Insofar as this information is personal data, it is processed on the basis of Art. 6 (1) f) GDPR. The processing takes place in order to display the website to the visitor and to ensure the stability and security of the same.

Cookies

In addition to the aforementioned data, cookies are stored on your end device (workstation, smartphone, tablet, etc.) when you use our website. "Cookies" are small text files that are stored with the help of your Internet browser on a data carrier in your end device assigned to the Internet browser you are using. By means of these cookies, certain information flows to the user of the cookies.

Cookies cannot execute programs or transfer viruses to your computer. They are used to make the websites more user-friendly and effective overall.

- This website uses the following types of cookies, the scope and functionality of which are explained below:
 - Transient cookies (for this b)
 - Persistent cookies (for this purpose c)
- Transient cookies are automatically deleted when you close the browser. These include in particular the session cookies. These store a so-called session ID, with which various requests of your browser can be

assigned to the common session. This allows your internet browser to be recognized when you return to our website. The session cookies are deleted when you log out or close the browser.

- c) Persistent cookies are automatically deleted after a specified period of time, which may differ depending on the cookie. You can delete the cookies in the security settings of your browser at any time.

If you do not wish cookies to be used, you can prevent cookies from being stored on your computer by making the appropriate settings in your Internet browser. Please note that the functionality and scope of functions of our offer may be limited as a result.

As far as they are not technical cookies that are necessary for the operation of the website, you can also individually define under [cookie settings](#) at any time which cookies you want to agree to and which not.

Use of SalesViewer

This website uses SalesViewer technology from SalesViewer GmbH to collect and store data for marketing, market research and optimization purposes. From this data, usage profiles can be created under a pseudonym. So-called tracking pixels are used for this purpose, which are used to collect company-related data. The data collected using this technology will not be used to personally identify the visitor to this website without the separately granted consent of the person concerned and will not be merged with personal data about the bearer of the pseudonym. The legal basis is Art. 6 (1) lit. f) GDPR due to our legitimate interest in data processing for marketing, market research and optimization purposes.

You have the right object to the data collection and storage at any time with effect for the future. Further information on data protection at SalesViewer can be found at <https://www.salesviewer.com/de/plattform/datenschutz/>.

Data entered by the user

In some areas of our websites, you can enter or transmit personal data or register for investments and securities. Of course, you alone decide which data you would like to share with us. IKB always observes the principle of data economy and only marks as mandatory those input fields whose information is actually required for the purposes of processing. If you do not provide us with the information marked as mandatory, this may result in you not being able to use certain products or not being able to use them to their full extent.

Registration private customer area

In order to use our online offering for private customers, you must register on our websites by going through the account opening procedure. The data you provide during this procedure and when you subsequently use our website as a private customer will be processed in accordance with the consents you have given there and the provisions of the privacy policy for private customer products.

To access and use the protected private customer area, you must log in using the customer number and password provided as part of the account opening procedure. You must change the password after logging into the customer area for the first time.

Contact form

To contact us, you can use our contact form and enter your contact and address data as well as your e-mail address there. This data is transmitted to us and stored so that we can contact you according to your request and thus respond to your wishes, questions and criticism. The legal basis is Art. 6 (1) lit. f) GDPR. Our legitimate interest in data processing is the interest to communicate with our customers and interested parties and, in particular, to respond to inquiries that we receive via our website. We delete the data accruing in this context after the storage is no longer necessary or restrict the processing if there are legal retention obligations. Should your inquiry lead to a subsequent conclusion of a contract, storage will take place as long as this is necessary for the implementation of pre-contractual measures or for the performance of the contract (Art. 6 para. 1 lit. b) GDPR).

Application

We offer our applicants the possibility to apply online for current job offers. To apply for a job offer, you must enter your name, address, contact details and attach your prepared application files. This information is required to process your application with us, to check it and to be able to contact you again. The legal basis is Art. 88 (1) GDPR

in conjunction with Art. 26 (1) p. 1 BDSG (Federal Data Protection Act). We delete the data accruing in this context after the storage is no longer required or restrict the processing if there are legal retention obligations.

Request for information material

You can have information material sent to you on our website. For this purpose, the personal data you provide when requesting information will be transmitted to us by your browser and stored by us. The processing of the personal data entered by you serves the purpose of sending the information material. This processing is lawful because responding to your request is a legitimate interest of ours pursuant to Art. 6(1)(f) GDPR.

The personal data you provide will be stored for as long as is necessary to send the information material, after which it will be deleted.

5. Data disclosure

In principle, your personal data will only be disclosed (e.g. by transfer to a third party) without your express prior consent in the following cases:

- If the processing is necessary for compliance with a legal obligation (Art. 6(1)(c) GDPR). This may be the case, in particular, if the processing serves to clarify an illegal use of our websites or is necessary for legal prosecution and personal data is forwarded to law enforcement authorities or courts and, if necessary, to injured third parties. However, this only happens if there are concrete indications of unlawful or otherwise abusive behavior. IKB is also legally obliged to provide information to certain public authorities upon request. These are law enforcement agencies, authorities that prosecute administrative offenses subject to fines and the tax authorities.
- Occasionally, we rely on contractually affiliated third-party companies and external service providers to provide the services, for example, in the areas of sending advertising (only if you have explicitly agreed to this in advance) and customer service. In such cases, information is passed on to these companies or individuals in order to enable them to process it further. These external service providers are carefully selected and regularly reviewed by us to ensure that your privacy is protected. The service providers may only use the data for the purposes specified by IKB and as instructed by IKB within the framework of so-called commissioned processing in accordance with Art. 28 GDPR. The service providers are also contractually obligated by us to treat your data exclusively in accordance with this data protection declaration and the German data protection laws. If your personal data is transferred in this sense, we will inform you about the respective processing. In doing so, we will also state the criteria for the specified storage period.

6. Social networks

To market our company, we constantly maintain and develop our online presence. For this purpose, we maintain pages on social networks. Via these pages, users can gain an initial insight into our offering, as well as contact us with questions, complaints and suggestions.

When our pages are called up on social networks, visitors' personal data is collected. The page providers (i.e. the respective social networks) process the data to create statistical analyses of the visitors. The aim of this measurement is to understand the success and perception of our pages in order to further improve our online presence on this basis. The legal basis for the data processing is the protection of our legitimate interests in gaining insights into the behavior of visitors to our pages and your interaction with our online presence, Art. 6 (1) lit. f) GDPR.

There is a so-called joint responsibility with the site providers within the meaning of Art. 26 GDPR. This means that both the site providers and we as site operators are responsible for the processing of your personal data for the above-mentioned purpose. In fulfillment of our legal obligation, we have entered into joint responsibility agreements with the site providers, which set out the respective obligations of the joint controllers.

Currently, the following joint responsibilities exist:

- With Facebook Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland (we would like to point out that the Instagram we use is also a Facebook product that is subject to Facebook's privacy policy). Information on the joint responsibility agreement can be found at https://de-de.facebook.com/legal/terms/page_controller_addendum
- With LinkedIn Ireland Unlimited Company, Wilton Plaza, Wilton PI, Dublin, 2, Ireland Information on the joint responsibility agreement can be found at

<https://legal.linkedin.com/pages-joint-controller-addendum>

7. Newsletter

On our website you can subscribe to various newsletters. With these newsletters we inform you about new products or draw your attention to services. In order to be able to send you one or more newsletters, we process the information you provide via the registration form exclusively in accordance with the declaration of consent you have given. The processing is lawful because you have given us your consent in accordance with Art. 6(1)(a) GDPR.

You can unsubscribe from the newsletter and withdraw your consent at any time, in particular by sending an e-mail to info@ikb.de, by calling up the "Unsubscribe from newsletter" link at the end of a newsletter or by contacting us at the address given in the imprint. The withdrawal of consent has no effect on the processing of personal data carried out until the time of withdraw.

In order to individualize the approach via the newsletter and for market research purposes, we evaluate your reactions and feedback to the newsletter on a personal basis and create a user profile from this. However, we do not use the user profile for any other purposes than those mentioned above. Here, too, the creation is lawful because you have given us your consent in accordance with Art. 6(1)(a) GDPR.

8. Deletion of your data

If your data is no longer required for the aforementioned purposes, it will be deleted. The data will then no longer be available for further processing by IKB. If a contract is concluded between you and IKB via the website, the privacy policy for private customers shall apply.

9. Automated decision making including profiling

Automated decision-making including profiling (Art. 22 GDPR) does not take place when using our websites.

10. Right of information and rectification

IKB reserves the right to change this privacy policy. The current version of the data protection declaration is always available at <https://www.ikb.de/datenschutz>.