

APS BANK P.L.C.

DATA PROTECTION NOTICE TO BONDHOLDERS AND/OR SHAREHOLDERS

We at APS Bank plc (C 2192) of APS Centre, Tower Street, Birkirkara, Malta, take every measure to ensure that your privacy is one of our topmost priorities. Please take the time to read through the below, which is applicable to you insofar as you are a data subject as understood by the EU General Data Protection Regulation (2016/679) (“**GDPR**”). More specifically, this document briefly explains how we, as a Data Controller, process your personal data as a bondholder and/or a shareholder.

WHERE WE OBTAIN YOUR PERSONAL DATA FROM –

If you are an APS Bank plc bondholder and/or shareholder holding the securities directly with the Malta Stock Exchange (“**MSE**”) (where the MSE acts as a separate Data Controller), we collect your personal data from the MSE’s Central Securities Depository. Namely, we collect the following personal data categories about you: name & surname, MSE account, identity card number, postal address, holdings, and payment details. Where applicable we may process mobile contact details, guardianships, joint holdings, and minors’ name and surname (if holding is in the name of a minor).

If you are an APS Bank plc bondholder or shareholder through an investment broker, we will not be able to identify you personally, even if your broker’s account/portfolio number is directly disclosed to us by you.

When you subscribe to receive marketing communication from us, via <https://www.apsbank.com.mt/investor-form>, about the APS Bank’s latest news, events, offers and incentives, products, and services we will collect your email address directly from you.

WHY WE NEED YOUR PERSONAL DATA –

- We, in our capacity as issuer of bonds and equities, need your personal data (the information collected from the MSE that identifies you as an individual) in order to manage share registers, communicate with you, and provide you with information relating to your investment (such as the distribution of the coupon, dividends, notifications of Annual General Meetings and Extraordinary General Meetings), and other processing operations, including record-keeping and compliance with regulations and legislation to which we are subject, (including tax reporting). Therefore, in this case, our **legal basis** for processing the said personal data is necessity for **compliance with a legal obligation** to which we are subject (see Art. 6(1)(c) of the GDPR).
- In some cases, depending on any contractual arrangements that may be in place between us, we will also process your personal data on the basis of necessity for the **performance of a contract** to which you are a party or in order to take steps at your request prior to entering into a contract (Article 6(1)(b), GDPR).
- We will not process any **sensitive personal data/special categories** of personal data (as understood by the GDPR) which concerns you unless we are legally obliged or authorised to do so under any applicable law. Should this take place, we will provide you with all the necessary information and where necessary, we will obtain all necessary consent(s).
- In the event that you are subscribing to receive marketing communications, the **legal basis** we rely upon when processing your personal data for the said purpose is your explicit **consent**.

ACCURACY OF YOUR PERSONAL DATA –

- With respect to any communication (including marketing) carried out via post, APS Bank plc will rely on the postal address sourced from the MSE’s Central Depository Department, governing your MSE Account. Therefore, in the event that you change your address, you need to reach out directly to the MSE, as the Data Controller of that personal data.
- In the event that APS Bank plc reaches out to you for marketing communication via email, we will rely on the email address that you provided to us. In the event that you change your email address, kindly reach out to us on investor.relations@apsbank.com.mt or by post directly to the Company Secretariat Office, at APS Centre, Tower Street, Birkirkara BKR4012

Without your personal data APS Bank p.l.c. may not be in a position to fulfil its obligations at law. Should the personal data you provide to APS Bank p.l.c. or the MSE prove to be incorrect, fraudulent or incomplete your position as an APS bondholder/shareholder may be compromised and APS Bank p.l.c. reserves all its rights at law in this regard.

WHO WE SHARE YOUR PERSONAL DATA WITH – Your personal data will be made available to those people in the bank who need it to carry out their duties. We also share it with:

- Other entities within the APS group and/or any sub-contractors, agents or service providers we may have appointed who carry out services for us either now or in the future (including their employees, sub-contractors, service providers, agents, directors and officers);
- Third party marketing and printing companies for the purpose of carrying out survey, printing and communicating promotional material on our behalf where you have given us your consent to do so;
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, advisors, consultants and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- Fraud prevention agencies who will also use it to detect and prevent fraud and other financial crime and to verify your identity;
- Other parties involved in any dispute.

Your personal data will not be disclosed to any other persons besides those mentioned here unless we are required to do so by law.

HOW LONG WE KEEP YOUR PERSONAL DATA FOR – APS Bank p.l.c. will store your personal data for as long as you hold APS shares and/or bonds and for any such period thereafter in accordance with applicable laws permitting or obliging retention of such data. If you cease to be a bondholder and/or shareholder (for whatever reason), the Bank will retain your personal data only for as long as is necessary, depending on the particular category of personal data in question and the purpose for which it is being processed. The Bank's current practice is to determine whether there is/are any specific EU and/or Maltese law(s) (for example tax or corporate laws) permitting or even obliging the Bank to keep certain personal data for a certain period of time (in which case the Bank will keep the personal data for the maximum period indicated by any such law) and if not, whether there are any laws and/or contractual provisions that may be invoked against the Bank by you and/or third parties and if so, what the prescriptive periods for such actions are. In the latter case, the Bank will keep any relevant personal data that it may need to defend itself against any claim(s), challenge(s) or other such action(s) by you and/or third parties.

Where your personal data are no longer required by the Bank, we will either securely delete or anonymise the personal data in question.

Personal data relating to marketing shall only be kept in so far as we have your consent to do.

YOUR DATA PROTECTION RIGHTS – You, as a 'data subject' as understood under applicable data protection laws, have a number of rights that are applicable **under certain conditions and in certain circumstances**, including your:

- **Right of access** to your personal data processed by us;
- **Right to ask us to rectify** inaccurate personal data concerning you;
- Right to have us erase your personal data ('**right to be forgotten**');
- **Right to ask us to restrict** (that is, store but not further process) your personal data;
- Right to ask us to provide your personal data to you in a structured, commonly used, machine-readable format, or (where technically feasible) to have it 'ported' directly to another data controller ('**right to data portability**');
- **RIGHT TO WITHDRAW YOUR CONSENT TO RECEIVE ANY MARKETING COMMUNICATION AT ANY TIME** by sending an email to investor.relations@apsbank.com.mt or unsubscribing by clicking any relevant links in any such communication. Alternatively, you may reach out to us via post by sending a letter addressed to Company Secretariat Office at APS Centre, Tower Road, Birkirkara BKR4012. However, do note that withdrawing consent will mean you no longer receive direct marketing communications from us containing our latest news, events, offers and incentives, products and services.
- **Right to object** to our processing your personal data where the Bank relies on its legitimate interests (which is not applicable with respect to the processing described in this Data Protection Notice);
- **Right to lodge a complaint** with the relevant supervisory authority.

WHERE CAN YOU READ OUR FULL PRIVACY POLICY? - This Data Protection Notice represents a **condensed** explanation of how we use your personal information as an APS Bank shareholder and/or bondholder. For more information including more detail on your rights, we strongly recommend you read our full **Privacy Policy**, available here: <https://www.apsbank.com.mt/gdpr>. You can ask us for a paper copy of the full Privacy Policy at any time upon request at any of our Branches.

If you have any questions or concerns regarding this Data Protection Notice or our Privacy Policy, you can contact our Data Protection Officer by sending an email to dataprotectionofficer@apsbank.com.mt or a letter to the Data Protection Officer, APS Bank plc, APS Centre, Tower Street, Birkirkara, BKR 4012, Malta.