

Our commitments on data

Data is everywhere and has the power to benefit our everyday lives in countless ways. At UniCredit, we use data inside and outside our organisation to improve how we serve and interact with our clients to ensure that we always provide you with banking that matters.

UniCredit's credo is "*Ethics & Respect: Do the right thing!*" This runs through everything we do, including and most importantly in how we handle and use your data.

On this page we outline our commitments to you.

We will ALWAYS:

- Make sure your data is used in an ethical and respectful manner
- Endeavour to protect your data to the utmost of our ability
- Be transparent with you about the use of your data
- Follow your personal data processing choices.

We WILL use data to:

- **Improve** the products we offer you, making them more relevant to your individual needs of our services
- **Provide** more efficient and intuitive customer service, designed around the way you want to connect with us
- **Safeguard** your data and information, using advanced tools to support the detection of any unusual transactions and alert you
- **Continuously** strengthen our cyber security protective measures in order to intercept phishing and fraudulent activity, and other criminal activity.

We will NOT

Sell your data to any third party, nor will we share your data with anyone unless your specifically request us to do so - other than with our own operations service providers, partners and affiliates when necessary to run our operations. The only exception being if the bank is compelled under law.

The development and use of Artificial Intelligence, such as virtual assistants, is spreading quickly. At UniCredit we are committed to doing the right thing, and will always endeavour to apply the highest standard of privacy and data protection to our processes aiming at a fair, unbiased and non-discriminatory treatment of all customers.

If you would like further information as to how we apply our principles, please contact data.transparency@unicredit.eu