

## Terms of Use of the FinancialObserver.eu Website

### § 1

#### General Provisions

1. These regulations specify the terms of use of the FinancialObserver.eu website (hereinafter referred to as the "Website").
2. Narodowy Bank Polski is the owner of the Website.
3. **The Website does not represent the official position of Narodowy Bank Polski.** The contents published on the Website are proprietary materials developed by the editorial team of the Website and its collaborators or materials reprinted with the consent of the copyright owners. The editorial team at its own discretion decides on the contents of the Website and makes changes to them.
4. The Website is accessible to the general public.
5. Access to the Website is free of charge.
6. The contents published on the Website may be used exclusively for the user's personal purposes. Use for other purposes is subject to written permission of the editorial team.
7. The Website Users are required to observe the provisions of the regulations. The use of the Website constitutes acceptance of the regulations.
8. The Website does not provide services within the meaning of the effective provisions of law and does not pursue economic activity.

### § 2

#### Personal Data Protection

1. Pursuant to Article 13(1) and (2) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), hereinafter the "GDPR", Narodowy Bank Polski informs you that:
  1. Your personal data controller is Narodowy Bank Polski with its registered office in Warsaw at ul. Świętokrzyska 11/21.
  2. The legal basis for the processing of data is your consent granted upon subscribing to the Website's Newsletter.

3. You have the right to withdraw your consent to the processing of your personal data at any time, which will not affect the legality of the processing carried out under the consent prior to its withdrawal.
4. Narodowy Bank Polski ensures contact with the Data Protection Officer at NBP by e-mail at the address [iod@nbp.pl](mailto:iod@nbp.pl) or by mail at the address of the personal data controller. Detailed information concerning the Data Protection Officer is available on the website: [www.nbp.pl/RODO](http://www.nbp.pl/RODO) and in a publicly accessible location at the seat of Narodowy Bank Polski.
5. Your personal data will be processed for the purpose of subscribing to the newsletter which makes it possible to become familiar with selected materials published on the website – Financial Observer of Narodowy Bank Polski.
6. Your personal data will be transferred to recipients serving the ICT systems and the ICT network of Narodowy Bank Polski or providing ICT tools.
7. Your personal data will be stored for the period of subscription to the Financial Observer newsletter or until the withdrawal of consent for delivery of the newsletter.
8. You have the right to request access to your personal data, their rectification or erasure as well as the right of data portability and the right to object to data processing.
9. You have the right to lodge a complaint with the supervisory authority: the President of the Office for the Protection of Personal Data, at ul. Stawki 2, (00-193) Warsaw, when you consider that the processing of personal data violates the provisions of law.
10. The provision of personal data is voluntary, but it is a condition for the fulfilment of the purpose defined in item 5.
11. Your personal data will not be used for automated individual decision-making, including profiling.

### § 3

#### **Privacy Policy**

1. Having regard to the privacy of users of NBP websites, pursuant to Article 173 of the Telecommunications Law of 16 July 2004 (Journal of Laws of 2017, item 1907, as amended), Narodowy Bank Polski informs you that cookie technology might be used with respect to users while they visit the Website.
2. Cookies are information technology data – small text files sent by a website to an Internet user's device (a PC, smartphone, tablet, etc.) when he or she visits a web page. These files help to identify the user's device and display the website appropriately, in accordance with the individual settings of the user's device.
3. Narodowy Bank Polski uses cookie files to:
  1. adjust the content of websites to the user's preferences and optimise the use of websites,

2. create anonymous, aggregate statistics that help to understand the way users use websites and, as a result, to improve their structure and content, except for the personal identification of users.
4. Normally, the Internet browser software allows cookies to be stored on the user's device by default. However, users may disable the cookie storage option themselves by changing their browser settings. In order to block the automatic use of cookies, it is necessary to select the option of blocking cookie storage in your Internet browser. Detailed information on the possibility and ways of using cookies can be found in the settings of a particular Internet browser. It is, however, worth remembering that blocking cookies may affect some functionalities available on the website of Narodowy Bank Polski.
5. Narodowy Bank Polski takes no responsibility for the privacy policies of the sites to which users are directed via links provided on the websites of Narodowy Bank Polski. Therefore, we recommend that you become familiar with those policies after being redirected to such sites. Should the privacy policy of Narodowy Bank Polski change, it will be immediately updated on our website.

#### **§ 4**

#### **Liability**

1. Information and materials made available on the Website are only for informational purposes.
2. The editorial team is not liable for any consequences of the use of the contents published on the Website, in particular for the decisions taken in pursuance thereof.
3. The editorial team does not warrant that the Website will operate without any interruption or error.

#### **§ 5**

#### **Final Provisions**

1. The editorial team may cease to provide the Website at any time without stating reasons.
2. Any amendments to the regulations will be published on the Website. Any amendments to the regulations are binding upon their announcement on the Website.
3. The regulations become effective upon their announcement on the Website.