

How PensionDanmark processes your personal data

When you are employed by a company covered by a collective agreement which makes you a member of PensionDanmark, your employer must pay pension contributions on your behalf throughout your employment. To this end, your employer will provide us with personal data.

Establishing your pension scheme

Your employer provides us with the following personal data about you:

- Name
- CPR number
- Pay period for the pension contribution made
- Amount of pension contribution
- The collective agreement covering you

When we receive this information, we will establish your pension scheme with the relevant insurances, healthcare scheme and pension savings. Your employer will provide us with the information on a monthly basis so that we can register the contributions made to your pension scheme. To see your pension scheme, log on to pension.dk.

Managing your pension scheme

PensionDanmark needs your personal data to manage the collectively agreed labour market pension schemes.

Benefits of membership

As a member of PensionDanmark, you have a first claim to some of PensionDanmark Ejendomme's rented homes, and subject to your consent, we will send you an e-mail whenever a relevant unit, based on the information you have provided regarding your age, marital status, current residence, etc., becomes available.

Investment and rental properties

PensionDanmark owns a number of investment and rental properties. Some of these properties are let out and others sold to private individuals. PensionDanmark receives and processes personal data in connection with letting and selling properties. Reference is made to Summary 4, which provides further details on PensionDanmark's processing of personal data for these purposes.

Statistics, board reports, etc.

PensionDanmark is required to inform its Board of Directors about the management of the pension scheme, and we are subject to a range of statutory requirements, for instance that the company's funds must be sufficient to cover the benefits payable to our members. For this reason, pension scheme statistics are prepared on an ongoing basis.

Your personal data are included – in anonymous form – in board reports and statistics. If, for instance, we are to inform the Board of Directors of the number of pension scheme members, you will be included in that number.

We obtain your personal data from you and others

If you claim benefits under your pension scheme, we will need more personal data from you. If, for instance, you claim a lump sum on critical illness, we will need information about your diagnosis (health information), but we will ask for your permission to process the data.

We disclose your personal data to others

We provide your CPR number to the Civil Register in order that your name and address may be updated, for instance if you move. If the Civil Register has it on record that you are married, we will receive information about your spouse on your death so that we may pay out the death benefit as quickly as possible. We will also disclose information about your pension scheme to the Danish Tax Agency. We are required by law to do so.

We will sometimes ask third parties for assistance, for instance with making services available to you on our website. Such third parties may also gain access to relevant personal data about you.

Summaries of how we process your pension information

We have drawn up four summaries to provide you with a complete overview of the processing of your personal data:

1. When you give your consent, your rights and where to complain
2. Which personal data we collect from you and others and the purpose of our processing
3. Who we exchange your personal data with and the purposes of the processing
4. PensionDanmark Ejendomme's processing of personal data

All data are treated as confidential

We are bound by a duty of confidentiality and treat all personal data as confidential and in accordance with applicable personal data protection legislation and other legislation.

How long do we store your personal data?

We will keep and protect your personal data for the duration of your membership with us. Only selected PensionDanmark employees can access them as required.

We only store personal data for as long as we need them to manage the collectively agreed labour market pension schemes.

Contact

If you want to know more about our processing of personal data and your rights, please contact Customer Service on tel. +45 7012 1330.

You can also contact our data protection officer at DPO@pension.dk.

If you want to complain about our processing of your personal data

You can complain about our processing of your personal data. To do so, please contact our data protection officer or the Danish Data Protection Agency:

The Danish Data Protection Agency
Carl Jacobsens Vej 35
2500 Valby, Denmark

If you prefer to send an e-mail, the address is dt@datatilsynet.dk. However, the Data Protection Agency recommends sending e-mails by digital post through borger.dk to protect your personal data. You can read more at datatilsynet.dk.

Summary 1

When you give your consent, your rights and where to complain

We are generally allowed to process your personal data without your consent as this is necessary to perform our pension agreement with you. But sometimes we need your consent.

When you consent to us processing your personal data

When you claim insurance benefits in connection with illness, injuries and the like, or when we make other services available to you, we will ask for your consent to process your personal data.

Before you give your consent, we will inform you of the reason why we are requesting it. This may be because we need additional information to process your claim, or because we wish to track your movements on our website in order to improve it. You can withdraw your consent at any time.

Your rights in relation to your pension information

As it is your personal data we are processing, you are entitled to be informed at any time of which personal data we are processing about you. We have listed your rights below. Due to the nature of the pension scheme, the rights listed in (6)-(7) are very limited.

1. When we ask you to give us information, you are entitled to know the purpose for which we need it. The same goes when we collect information about you from others
2. You are entitled to know which specific information we are processing, for how long we need the information and how we protect your data
3. If you believe that the data we have registered about you are incorrect, you are entitled to have them rectified or erased
4. You are entitled to have personal data you have disclosed to us transferred to another pension provider if you move your pension savings. You may also transfer other information about your pension scheme, for instance how you have used it, that may be relevant to the receiving company
5. If your claim for insurance benefits is decided automatically, you are entitled to have the decision reconsidered by a customer adviser
6. You are entitled to have your personal data erased*
7. You are entitled to have the processing of your personal data blocked or restricted*

*Only if the processing is not required for our management of collectively agreed labour market pension schemes.

If you want to know more about your rights, please contact Customer Service on tel. +45 7012 1330.

If you want to complain about our processing of your personal data

You can complain about our processing of your personal data. To do so, please contact our data protection officer or the Danish Data Protection Agency.

PensionDanmark's data protection officer

You can send your complaint to our data protection officer by e-mail to DPO@pension.dk or by ordinary mail to:

PensionDanmark
Attn.: PensionDanmark's data protection officer
Langelinie Alle 43
2100 Copenhagen Ø, Denmark

The Danish Data Protection Agency

You can also lodge a complaint with the Danish Data Protection Agency, Carl Jacobsens Vej 35, 2500 Valby, Denmark. If you prefer to send an e-mail, the address is dt@datatilsynet.dk. However, the Data Protection Agency recommends sending e-mails by digital post through borger.dk to protect your personal data. You can read more at datatilsynet.dk.

Summary 2

Collecting personal data from you and others

In the summary below, you can see which personal data we process about you on a general level and in specific situations for purposes of managing the collectively agreed labour market pension schemes. We will normally obtain the information from you, but we may collect it from other sources, as shown below.

| Situation | Data processed | Purpose of processing |
|---|--|--|
| Pension scheme | <p>Your employer provides us with the following information on a regular basis:</p> <ul style="list-style-type: none"> > Name > CPR number > Pay period for the pension contribution made > Amount of pension contribution > The collective agreement covering you > Health information and trade union information, if required > The trainee and training agreement, if required | We use the information for purposes of fulfilling our obligations as a pension and insurance provider and for purposes of offering you and our other members a service level guaranteeing satisfactory advisory services, claims processing and pricing. |
| Mandatory contributions to retirement savings account | We collect information from Udbetaling Danmark as to whether the household receives income-based benefits. | We use the information for purposes of advising you on the implications of contributing to a retirement savings scheme while the household receives public income-based benefits. |
| Our advisory bus visits your workplace | CPR number, name and e-mail address. | We send you an invitation to visit the bus to receive personal advice about your pension and healthcare scheme. We use your CPR number to identify you in our member system. |
| You use pension.dk | Information about your use of pension.dk, e.g. use of self-service solutions, claims for benefits, etc. | We may ask you to participate in a survey concerning your views on pension.dk for purposes of improving our website and member portal. |
| You use the healthcare scheme | <p>Information about the health issues underlying your claim for benefits.</p> <p>You consent to us collecting information on your specific health issues from, e.g., your municipality, your GP, specialists, hospitals or private hospitals.</p> | We use the information for purposes of assessing which benefits, if any, you qualify for under the healthcare scheme. |

| Situation | Data processed | Purpose of processing |
|--|---|---|
| You contact us (by letter, phone, e-mail or chat) | We process the information that is relevant to us given the subject matter of your inquiry. | We use the information for purposes of assisting you as required. |
| You book a phone meeting | We register your name, e-mail address and telephone number in our meeting planning system and delete the information six months after the meeting. | We use the information for purposes of planning and holding the meeting. |
| You contacts us in person | We process the information you provide to the receptionist and your behaviour at the reception desk, which is under video surveillance. | We use the information for purposes of preparing the employee you wish to talk to. We use video surveillance to ensure a safe environment for our employees and guests at the reception. |
| You send us information from PensionsInfo | We will contact you, when you send your information from PensionsInfo to us via pension.dk or pensionsinfo.dk without giving us further notice. | We will contact you as we assume that you have sent us information from PensionsInfo, because you want specific advice. |
| You fall critically ill | Information about the diagnosis underlying your claim for benefits. You consent to us obtaining information about your diagnosis from, e.g., your GP and the hospital treating you. | We use the information for purposes of assessing whether you qualify for a lump sum on critical illness. |
| You lose your licence to, e.g., drive a railway engine | Decision on suspension of licence and severance information. The Danish Transport Authority's decision on suspension of licence and the health issues leading to the loss of licence. You consent to the Danish Union of Railwaymen sending the Danish Transport Agency's decision and your health information to PensionDanmark. | We use the information for purposes of assessing whether you qualify for a lump sum on loss of licence. |
| You start a resource programme | Documentation of the granting of a resource programme and information on the health issues underlying the granting of the programme. You consent to us obtaining information from your municipality. | We use the information for purposes of assessing whether you qualify for 50% of the lump sum on anticipatory pension. |

| Situation | Data processed | Purpose of processing |
|--|---|---|
| You start a subsidised flexi-job | <p>Decision on granting of a subsidised flexi-job.</p> <p>Information on the health issues underlying the granting of the subsidised flexi-job.</p> <p>You consent to us obtaining information about your subsidised flexi-job from your employer and municipality.</p> | We use the information for purposes of assessing whether you are covered by anticipatory pension insurance and, if so, whether you qualify for savings balance protection on the granting of a subsidised flexi-job. |
| You are granted public anticipatory pension or senior pension | <p>Decision on granting of public anticipatory pension or senior pension.</p> <p>Information on the health issues leading to the granting of public anticipatory pension or senior pension.</p> <p>Supplementary Labour Market Pension contributions.</p> <p>You consent to us obtaining information concerning your pension case from your municipality.</p> | We use the information for purposes of assessing whether you qualify for insurance benefits on anticipatory pension/senior pension and for purposes of establishing a Supplementary Labour Market Pension scheme with PensionDanmark. |
| You choose to start payout of your retirement savings, annuity pension and/or lifetime pension | <p>Tax information - income tax rate.</p> <p>As we are required under tax law to deduct tax from pension benefits, we obtain information on your income tax rate for as long as we pay pension benefits to you.</p> | We use the information for purposes of ensuring correct tax treatment of your pension benefits. |
| You apply for resigning member refund | Documentation of permanent exit from Denmark, including photo ID such as copy of passport or national ID card and bank details. You are required by law to submit photo ID. | We use the information for purposes of assessing whether you qualify for a resigning member refund on permanent exit from Denmark. |
| You appoint beneficiaries | <p>Beneficiary information:</p> <ul style="list-style-type: none"> > Name > CPR number > Date of birth if you do not have a CPR number > Family connection with you | We use the information for identification purposes to ensure that the lump sum on your death is paid to the beneficiaries you have designated. |
| You transfer your pension savings to/from PensionDanmark | <p>Information on the content of your pension scheme, i.e.</p> <ul style="list-style-type: none"> > your insurances > your pension savings > your beneficiaries > the rules applying to your pension savings <p>You consent to us receiving or disclosing information from/to another pension provider.</p> | We use the information for purposes of ensuring that the transfer is completed in accordance with applicable tax legislation and the transfer agreements applied by the pension industry. |

| Situation | Data processed | Purpose of processing |
|--|---|--|
| <p>You exercise your other options:</p> <p>You raise the sum insured</p> <p>You reduce the sum insured</p> <p>You change your savings risk profile</p> <p>You select Free Pool Selection (Frit Puljevalg) for your pension savings</p> <p>You make private contributions to your savings</p> | <p>Your choices regarding:</p> <ul style="list-style-type: none"> > Sum insured > Risk profile > Free Pool Selection > Private contributions + the bank account from which the payment is made. We receive information from Nets when you make extra contributions to your pension savings using your credit card. | <p>We use the information for purposes of performing the agreement you make with us when you make individual choices in respect of your pension scheme.</p> |
| <p>You get a divorce</p> | <p>Divorce decree and divorce settlement details:</p> <ul style="list-style-type: none"> > Division of pensions > Former spouse's name, address, CPR number and pension provider | <p>We use the information for purposes of performing your agreement on division of your pensions and transfer, where relevant, of amount to your former spouse's pension scheme.</p> |
| <p>You die</p> | <p>We retrieve the date of death from the Civil Register.</p> <p>The probate court, the beneficiary, the beneficiary's lawyer and the administrator provide us with the rest of the information, e.g.</p> <ul style="list-style-type: none"> > names, addresses, CPR numbers and family connections of: > named beneficiary > heirs if the beneficiary is your "next of kin" > any heirs objecting to the beneficiary designation > guardian + information on trust institution in case of beneficiary under age > information included in the documentation we receive concerning the right to receive benefits, e.g. information in a certificate of baptism. | <p>We use the information for purposes of assessing who is entitled to receive insurance benefits on your death.</p> |

Summary 3

Who we exchange personal data with

We will share your personal data with public authorities such as the Danish Tax Agency, municipalities, etc. because we are required by law to do so.

To the extent that we are required to do so under the collective agreement, we will also share your personal data with the parties to the collective agreement, your employer and your trade union.

Moreover, we have made agreements with a number of third parties to assist us in managing the pension scheme, insurance benefits and the healthcare scheme. We also share personal data with these third parties to enable them to do their work.

PensionDanmark has adopted in-house rules for purposes of ensuring that your personal data are exchanged in a lawful and secure manner when shared with third parties.

Please note that the list below only includes significant recipients of member information. A list of other recipients of information about PensionDanmark's members, employees and contacts with trade unions, organisations and collaboration partners may be obtained from PensionDanmark's data protection officer.

| Data recipient | The purpose for which the recipient uses your data |
|---|---|
| <i>Civil Register</i> | We disclose your CPR number. The Civil Register uses the information to notify us of any changes to your address or marital status (whether you have married, divorced, etc.) and of the date of your death. On your death, we will also receive information on your spouse, if relevant. |
| <i>Danish Tax Agency</i> | We disclose information on member contributions to and benefits from the pension scheme and on the taxes deducted from benefits. The Tax Agency uses the information for purposes of checking members' pension information. |
| <i>Udbetaling Danmark</i> <i>In case of retirement savings</i> | We provide Udbetaling Danmark with your CPR number in order that they may inform us whether or not the household receives public income-based benefits, which information is used for purposes of our advice on retirement savings contributions. |
| <i>Udbetaling Danmark</i> <i>In case of anticipatory or senior pension</i> | For purposes of performing the pension agreement, we provide a list of our members' CPR numbers to Udbetaling Danmark on a monthly basis. If you have been awarded public anticipatory or senior pension, Udbetaling Danmark will write to you to encourage you to contact PensionDanmark in order to have insurance benefits paid out. Where you have consented to us disclosing information about you in connection with a claim for insurance benefits, Udbetaling Danmark will use that information to make the municipality's and your monthly contribution to your Supplementary Labour Market Pension Scheme with us. |
| <i>Statistics Denmark</i> | PensionDanmark needs to be able to make calculations for risk assessments, the fixing of premiums and payout rates and other statistics necessary for the management of collectively agreed labour market pension schemes, and to that end needs to access data from Statistics Denmark. |
| <i>Probate courts</i> | We need to inform the probate court of the amount payable on your death and of your beneficiary. When we make payments to beneficiaries, we need to send a statement of the lump sum paid on death to the probate court to enable it to check whether PensionDanmark has deducted and paid the correct amount of estate tax. |

| Data recipient | The purpose for which the recipient uses your data |
|--|--|
| <i>Population register of the municipality of residence and the Danish National Archives</i> | We will provide information about a deceased member to the population register of the member's municipality of residence and/or the Danish National Archives. The population register of the member's municipality of residence and/or the Danish National Archives will use the information to identify the deceased member's intestate heirs where the lump sum on death is to be paid to the member's next of kin. |
| <i>The Employees' Guarantee Fund</i> | In connection with the reconstruction or bankruptcy of an undertaking, PensionDanmark will on request disclose information to the relevant trade union, including CPR numbers, names and contribution details of the employees affected, for purposes of the trade union's filing of proof of claims against the Employees' Guarantee Fund on behalf of the employees concerned. |
| <i>Approved trust institution</i> | <p>If the benefits payable on your death are to be paid to a beneficiary under age and the amount is to be deposited with an approved trust institution, we will inform the trust institution of the beneficiary's CPR number, name and address and the relevant amount for purposes of the institution's identification of the beneficiary and its management of the funds until the beneficiary comes of age.</p> <p>As it is the guardian who decides which trust institution will manage the funds, we will also provide the trust institution with the guardian's CPR number, name and address.</p> |
| <i>Municipalities</i> | Where you have consented to us obtaining information in connection with your request for assistance from the healthcare scheme or for insurance benefits, the municipality will use that information to identify you and provide us with the information we have requested. |
| <i>Danish Agency for Labour Market and Recruitment (STAR)</i> | <p>For purposes of performing the pension agreement, we provide a list of our members' CPR numbers to STAR on a monthly basis. If you are on long-term sick leave or are in a subsidised flexi-job, STAR will write to you to encourage you to contact us in order to get help from the pension scheme. We are permitted by law to disclose the information to STAR.</p> <p>We also provide STAR with information about your pension savings six months before the date when you qualify for early retirement benefits. This information is passed on to the relevant unemployment insurance fund for purposes of its calculation of the amount of early retirement benefits inasmuch as pension savings are offset against early retirement benefits.</p> |
| <i>Danish National Patient Registry (LPR) Danish Health Data Authority (SDST)</i> | For purposes of performing the pension agreement, we provide a list of our members' CPR numbers to SDST on a monthly basis. If you are registered with LPR as having a diagnosis covered by critical illness insurance, SDST will write to you to encourage you to contact us in order to have the lump sum on critical illness paid out. |
| <i>Employers</i> | We will disclose your name and CPR number to your employer if we need information about your employment relationship, e.g. whether you are in a subsidised flexi-job, a re-employment programme or a wage subsidy job, for purposes of assessing whether you are covered by anticipatory pension or senior pension insurance. |
| <i>Employer organisations Trade unions</i> | If an employer fails to make collectively agreed pension contributions to PensionDanmark on behalf of its employees, even if we send a reminder, we will notify the relevant trade organisations of the pension contributions missing for each individual member for purposes of disputes procedures. |
| <i>Trade union (your information)</i> | If you or your beneficiaries need help from your trade union, we will provide the union with the requested information if you or your beneficiaries have consented to the information being disclosed to the union. |

| Data recipient | The purpose for which the recipient uses your data |
|--|---|
| <i>Lawyers/administrator</i> | If you or your beneficiaries need help from a lawyer or an administrator, we will provide the lawyer/administrator with the personal data requested. |
| <i>Specialists, hospitals, private hospitals, therapists, online doctors and online psychologists (= healthcare professionals)</i> | Where you have consented to us obtaining information in connection with your request for assistance from the healthcare scheme, we will disclose the information provided by you to the healthcare professional who will be treating you to enable the healthcare professional to identify and treat you and register such information as is required by law. |
| <i>Municipal social workers</i> | Where you have consented to us obtaining information in connection with your request for assistance from the healthcare scheme, we will disclose your CPR number and name to enable the social worker to identify you and provide us with the information we have requested. |
| <i>Own GP</i> | Where you have consented to us obtaining information in connection with your request for assistance from the healthcare scheme or for critical illness insurance benefits, we will disclose your CPR number and name to enable your GP to identify you and provide us with the information we have requested. |
| <i>Life insurers, pension providers and pension funds</i> | Where you have consented to this, we will disclose information about your pension scheme with PensionDanmark to your new pension provider in case you wish to transfer your pension savings. The pension company will use your insurance and pension information for advisory purposes and for management of the amount transferred. |
| <i>PensionsInfo</i> | We will inform PensionsInfo that you have a pension scheme with PensionDanmark – and if you use PensionsInfo, we will provide PensionsInfo with your insurance and savings details so that they may prepare a complete overview of your insurances and pension savings. |
| <i>NemKonto</i> | Under your pension agreement, all benefits will be paid into your NemKonto. We will disclose your or your beneficiary's CPR number to Nemkonto together with the amount of the benefits. Your account number is not known to us. |
| <i>Banks</i> | Under your pension agreement, all benefits will be paid into your NemKonto. If a foreign member does not have a NemKonto, we will for identification purposes disclose that member's name, address and account number (which the member has disclosed to us) together with the amount of the benefits to the member's bank. |
| <i>Forenede Gruppeliv (FG)</i> | For purposes of performing the pension agreement in respect of a number of Falck Danmark employees, we provide FG with these employees' CPR numbers on a regular basis inasmuch as FG manages disability pensions on behalf of PensionDanmark. FG uses these CPR numbers to set up and manage memberships for employees receiving temporary disability pension and to pay out temporary and permanent disability pension benefits. |
| <i>Insurance & Pension Denmark</i> | If you move your pension scheme to or from PensionDanmark, we will disclose information about your pension savings through an IT system owned by Insurance & Pension Denmark. |

| Data recipient | The purpose for which the recipient uses your data |
|--|--|
| <i>PensionDanmark Uddannelsesfonde A/S, a subsidiary of PensionDanmark Holding A/S</i> | <p>PensionDanmark Uddannelsesfonde uses information from PensionDanmark Pensionsforsikringsaktieselskab about your contributions as a basis for the ongoing collection of contributions for the educational funds managed by PensionDanmark Uddannelsesfonde.</p> <p>We process your personal data when your employer applies for financial support for supplementary training programmes planned for you.</p> <p>The training history provided by you or your employer (with your consent) in connection with an application for reimbursement via efteruddannelse.dk is available to PensionDanmark, your employer and you. PensionDanmark uses the information for administrative and statistical purposes.</p> <p>In addition, the information is used to assist the Government's Commission for second-generation reforms and for analytical work to ensure that the funds are supporting relevant educational programmes in the best possible way.</p> |
| <i>National Agency for IT and Learning (STIL)</i> | <p>PensionDanmark provides STIL with CPR numbers on an ongoing basis, and STIL subsequently informs PensionDanmark Pensionsforsikringsaktieselskab and PensionDanmark Uddannelsesfonde (= PensionDanmark) of which courses you have attended. PensionDanmark enters this information on your password-protected page on pension.dk under "supplementary training" to provide you with an overview of your training and employment history (your profile). You are also notified of relevant courses so that you and your employer can make arrangements, for instance for how you can train to be a skilled worker.</p> |
| <i>Vendors of IT platforms, IT systems and IT system maintenance</i> | <p>PensionDanmark uses IT vendors and collaboration partners who perform IT-related tasks for us.</p> <p>These partners may process your personal data (as data processors) when it is necessary in order for them to perform the task in question for PensionDanmark.</p> <p>PensionDanmark protects your personal data and ensures that a high level of IT security and data protection is maintained by our data processors as well.</p> |
| <i>Vendors of digital mail</i> | <p>PensionDanmark sends all your letters by digital mail, and you can also access them on pension.dk.</p> |
| <i>Vendors of member and satisfaction surveys</i> | <p>We provide Rambøll with members' names, addresses and telephone numbers and information concerning their relevant use of self-service solutions on pension.dk when we wish to survey members about our services in connection with, for instance, Prompt Diagnosis, claims for insurance benefits, etc.</p> <p>Rambøll uses this information for purposes of conducting phone interviews with members on behalf of PensionDanmark and, on that basis, preparing a member satisfaction report for PensionDanmark.</p> |
| <i>Vendors of telephone information</i> | <p>We disclose your name and address. The vendor uses this information for purposes of finding your telephone number if we do not already have it and need to call you in connection with, for instance, your enrolment in the pension scheme.</p> |

| Data recipient | The purpose for which the recipient uses your data |
|---|---|
| <i>Vendors of screening pursuant to anti-money laundering legislation</i> | We provide the vendor with your name, address, date of birth and country of residence. Under the Danish Anti-Money Laundering Act, we are required to prevent and combat money laundering and terrorist financing by, for instance, identifying and applying due diligence measures in respect of our members. This includes investigating whether among our members there are so-called "politically exposed persons" or persons who appear on international lists of known terrorists. The vendor supplies the solution we use to check this. |

Most of the data processors listed above are located in the EU/EEA. Where one or more of the data processors are located in countries outside the EU/EEA, the transfer of your personal data to the relevant data processor will always be carried out in accordance with the personal data transfer mechanisms approved by the European Commission. To obtain a list of the data processors in question and the countries outside the EU/EEA to which your personal data may be transferred, please contact PensionDanmark's data protection officer.

Summary 4 PensionDanmark Ejendomme

This summary shows how PensionDanmark Ejendomme processes your personal data in various situations.

| Situation | Personal data |
|---|---|
| <i>Letting residential units to private individuals</i> | <p>If you rent a home from PensionDanmark, we may process general personal data about you, such as name, address, e-mail address, IP address, telephone number, title, professional and educational information, family status, photos, images, video footage of the property, payment information and information on your special connections, if any, under current grant rules (member number or the like). We may also process your CPR number.</p> <p>The information is processed solely for purposes of our management of the rental properties, including waiting list registrations, signing of leases, management of leases and premises, registration of user information with utilities (for example in connection with your moving in or out), digital communications and collection of outstanding rent payments.</p> <p>As a general rule, PensionDanmark will not process sensitive personal data about you in connection with the letting of homes. However, if required by special circumstances, PensionDanmark may process sensitive personal data such as information about your health, but we will only do so at your request. This will typically only be relevant where the premises need to be made disabled-friendly. Moreover, in the event that a criminal offence is committed in connection with the premises, PensionDanmark may process information about such offence.</p> <p>PensionDanmark will keep the information throughout the term of the lease and for as long as is necessary after termination of the lease in accordance with applicable legislation. For example, information that is relevant for the establishment of any legal claims will be kept after termination of the lease. We do so for purposes of pursuing our legitimate interests in keeping such information until expiry of the limitation period.</p> <p>PensionDanmark has made a property management agreement with DEAS A/S, Dirch Passers Allé 76, 2000 Frederiksberg, Denmark, under which DEAS manages the properties on behalf of PensionDanmark. In this connection, PensionDanmark and DEAS have entered into a data processing agreement, under which DEAS is required to process any personal data on behalf of PensionDanmark in accordance with applicable legislation.</p> |

| Situation | The purpose for which the recipient uses your data |
|--|---|
| <p><i>Selling residential units to private individuals</i></p> | <p>If you buy a home from PensionDanmark, PensionDanmark may process general personal data about you, such as name, address, e-mail address, telephone number and account details. We use this information to identify you as the buyer of the unit in question, and we need it to make and perform the purchase agreement with you.</p> <p>In addition, PensionDanmark may process information on your consumption of water, heating and electricity, including meter number and consumption numbers. As the buyer, you are required under the purchase agreement with PensionDanmark to provide us with such information as is necessary to enable registration of the transfer of ownership with the relevant utilities and consumption settlement with the right owner. In this connection, PensionDanmark will only disclose such personal data about you as are required to notify the utilities of the transfer of ownership. This includes name, address, meter number and consumption numbers. Under the purchase agreement, you are required to provide PensionDanmark with this information to enable us to register the transfer of ownership with the relevant utilities. The transfer of ownership cannot be completed without disclosing this information.</p> <p>The personal data concerning your consumption are disclosed only to the relevant utilities supplying your home. PensionDanmark will keep the consumption data for a period of time after the transfer of ownership has been registered with the utilities in order to be able to document both our and your rights and obligations vis-à-vis the utilities with respect to consumption settlement. We do so for purposes of pursuing our legitimate interests in keeping such information until expiry of the limitation period.</p> <p>PensionDanmark will keep the data for a period of time after completion of the sale, as permitted by applicable legislation, following which the data will be erased. We keep the data to be able to document any legal claims between you and PensionDanmark until expiry of the mandatory time limit.</p> <p>In connection with the transfer of ownership, including its registration with the relevant utilities, PensionDanmark may be represented by DEAS A/S, Dirch Passers Allé 76, 2000 Frederiksberg, Denmark, tel. +45 7030 2020, in its capacity as property manager. PensionDanmark and DEAS have entered into a data processing agreement, under which DEAS is required to process any personal data on behalf of PensionDanmark in accordance with applicable legislation.</p> |

| Situation | The purpose for which the recipient uses your data |
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| <p><i>Particulars regarding handover of units</i></p> | <p>PensionDanmark's representative will provide the buyer with a copy of the handover protocol and the list of defects as soon as possible. By signing the protocol, the buyer authorises PensionDanmark or its representative to notify the utilities of the transfer of ownership.</p> <p>In connection with such notification, PensionDanmark will be the controller in relation to any personal data about you which PensionDanmark receives and discloses to the utilities. PensionDanmark needs to process these personal data in order to notify the utilities of the transfer of ownership so that the consumption may be settled with the right owner, and to properly perform the purchase agreement between PensionDanmark as the seller and you as the buyer as well as the handover protocol.</p> <p>In this connection, PensionDanmark will only process such personal data about you as are necessary to be able to notify the utilities of the transfer of ownership. The data may include the following information: Name, address, meter number and consumption numbers.</p> <p>Under the purchase agreement, you are required to provide PensionDanmark with this information to enable us to register the transfer of ownership with the relevant utilities. The transfer of ownership cannot be completed without disclosing this information. Your personal data are disclosed only to the relevant utilities supplying your home.</p> <p>PensionDanmark will keep your personal data for a period of time after registration of the transfer of ownership with the utilities for purposes of pursuing our legitimate interests in being able to document both our and your rights and obligations vis-à-vis the utilities with respect to consumption settlement until expiry of the limitation period.</p> <p>In connection with the transfer of ownership, including its registration with the relevant utilities, PensionDanmark may be represented by DEAS A/S, Dirch Passers Allé 76, 2000 Frederiksberg, Denmark, tel. +45 7030 2020, in its capacity as property manager. PensionDanmark and DEAS have entered into a data processing agreement, under which DEAS is required to process any personal data on behalf of PensionDanmark in accordance with applicable legislation.</p> |