

Finally, you can also file a claim with Ibercaja and/or the Spanish Data Protection Agency (as the competent Supervisory Authority with regard to data protection), especially if you are dissatisfied with the outcome of the exercise of your rights, by writing to dpo@ibercaja.es or via the website <https://www.aepd.es>.

9. Data protection risk analysis and impact assessments

The Entity has analysed the different risks in terms of data protection, with respect to the data processing identified in this document. In so doing, based on the need and proportionality of the processing in question with respect to its purpose, **we assess the risks to the rights and freedoms of the customer, and consider measures to address, manage them and attempt to mitigate them**, thus guaranteeing the protection of their personal data.

The issues analysed include, among others, aspects relating to:

- Volume of data subject to processing.
- Involvement by third parties in the data flow.
- Evaluation of personal aspects of individuals.
- Categorisation and segmentation.
- Credit worthiness.
- The use of external databases.
- The hiring of external suppliers.
- Assignment of information.
- Legitimate bases for processing.
- The possibility of data subjects to exercise their data protection rights.

After conducting its analyses, Ibercaja carried out the Data Protection Impact Assessments, which were determined based on the risk analyses done beforehand. You can request to access the essential aspects of these Impact Assessments by writing to dpo@ibercaja.es.

10. Who is the Ibercaja Data Protection Officer?

Ibercaja has appointed a person to protect your privacy, called the Data Protection Officer, to ensure our customers' data are duly protected and to ensure that Ibercaja complies with the various legal requirements contained in the personal data protection laws.

This person will be responsible for providing you all the information you need regarding data protection. You can contact the DPO at the following email address: dpo@ibercaja.es.

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