

Specific Data Protection Notice

EBA Consumer Trends Report (CTR) 2024-25 questionnaires

The European Banking Authority (EBA) processes your personal data based on [Regulation \(EU\) 2018/1725](#) (GDPR).

The following information is provided in accordance with Articles 15 and 16 of the GDPR.

Who is the controller?

The EBA is the controller with regard to the data processing activities described in this specific data protection notice. The EBA can be contacted through email using info@eba.europa.eu by stating in the subject 'Data protection enquiry' or in writing using the following address:

DEFENSE 4 – EUROPLAZA
20 Avenue André Prothin CS 30154
92927 Paris La Défense CEDEX

For more information on the EBA, please consult the EBA website <https://eba.europa.eu>.

What personal data do we process, for what purpose, who can access it and how long do we keep them?

The EBA will process the following personal data:

- First name and last name
- E-mail address
- Job title
- Affiliation
- Country

The EBA will process personal data to deliver on the task to collect, analyse and report on consumer trends as per its founding Regulation. To this end, the EBA publishes regularly, on a biennial basis, a Consumer Trends Report, which sets out the trends in the market, the issues that have arisen, or might arise, for consumers, and, based on those trends and issues, the EBA's consumer protection work priorities for the next couple of years. To carry out this task, the EBA collects data from its national competent authorities (NCAs), the network of ombudsmen in the EU (FIN-NET), other

alternative dispute resolution (ADR) bodies not represented at FIN-NET, national and EU consumer associations, and EU industry associations.

Your personal data can be accessed by EBA staff working on the development of the CTR 2024-25 and on general consumer protections matters. NCAs might be involved limited to the distribution of the questionnaires to specific addressees of FIN-NET and other ADR bodies but will not have access to your personal data.

We do not keep your personal information for longer than necessary for the purposes for which we collected it. However, we may keep your information for a longer period for statistical purposes with the appropriate safeguards in place (data aggregation).

The first and last name, e-mail address and affiliation will be retained for future mailing lists in relation to CTR events. This mailing list is regularly updated for future CTR events. Inactive email addresses will be manually removed on an annual basis. Requests for personal data deletion from the distribution list and un-subscription will be processed within one month.

The EBA will keep the personal data for a period of 10 years.

Why do we process your personal data and under what legal basis?

The lawfulness for the organisation, management and follow up of this questionnaire for the EBA is Article 5(1)(a) of EUDPR as the processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the Union institution or body and in particular in the context of Article 9 of the EBA Regulation.

The participation in the questionnaire is voluntary.

If you do not want to receive any further information related to the CTR, please send us an email at this address: ConsumerTrends@eba.europa.eu

Will the processing of your personal data involve any transfer outside of the EU?

Your personal data is processed by the EBA within the EU/EEA and will not leave that territory.

What are your rights regarding your personal data?

As a data subject, an individual whose personal data is processed, you have the following rights:

Access - You have the right of access to your personal data and to relevant information concerning how we use it.

Rectification - You have the right to rectify your personal data, where there are inaccuracies or where data is incomplete.

Erasure - Under certain conditions, you have the right to ask that we delete your personal data.

Objection - You have the right to object to the processing of your personal data on grounds related to your particular situation. If you do so, EBA may only continue processing your personal data where overriding legitimate grounds can be demonstrated or where the processing is necessary for the establishment, exercise or defense of legal claims.

Restriction - Under certain conditions, you have the right to ask that we restrict the use of your personal data or momentarily pause the processing conducted on the data.

Right to Withdraw Consent – Where the EBA relies on consent as the legal basis for processing your personal data you have the right to withdraw your consent at any time.

For more information on these rights and details of the exceptions that may apply please see Articles 14 to 25 of EUDPR.

Where you wish to exercise any of your rights, you can send your request by post in a sealed envelope or via email using the contact details provided below.

You have the right to lodge a complaint

If you have any remarks or complaints regarding the way we process your personal data, we invite you to contact the Data Protection Officer (DPO) of the EBA (see section on contact details below).

You have, in any case, the right to lodge a complaint with the [European Data Protection Supervisor](#), our supervisory authority for data protection matters.

Contact details for enquiries regarding your personal data

Should you wish to contact the EBA, we encourage you to do so by email: ConsumerTrends@eba.europa.eu by stating in the subject “Data Protection Enquiry”.

If you wish to contact the DPO of the EBA personally, you can send an e-mail to dpo@eba.europa.eu or a letter to the postal address of the EBA marked for the attention of the DPO of the EBA.

The postal address of the EBA is DEFENSE 4 – EUROPLAZA, 20 Avenue André Prothin, CS 30154, 92927 Paris La Défense CEDEX, France.

You can also find contact information on the EBA’s website: <https://eba.europa.eu/contacts>