

## Authorisation for the processing of personal data

In addition and complement to the authorisations previously granted, I expressly and previously authorise BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA, assignees or whoever represents the rights, to process my Personal Data in the manner and for the purposes indicated below. For the purposes of this authorization, 'Personal Data' means personal information of a financial, credit, commercial, professional, sensitive (defined in the law such as my fingerprints, image or voice among others), technical and administrative, private, semi-private past, present or future, contained in physical, digital or electronic media and 'Processing of personal data' any type of activity, action, operation or process, including but not limited to: collecting, consulting, compiling, evaluating, cataloguing, sorting, classifying, ordering, recording, storing, updating, modifying, clarifying, reporting, informing, analysing, using, sharing, circulating, supplying, deleting, processing, requesting, verifying, exchanging, withdrawing, transferring, transmitting, arranging, organising, adjusting, modelling, joining, consolidating, merging, combining, aggregating, summarising, digitising, exploiting, exploiting, exploiting, using and/or disclosing, and, performing operations on my Personal Data.

This authorization for the Processing of my Personal Data is extended to the entities that make up the Aval Financial Conglomerate, listed in Resolution 0155 of 2019 issued by the Superintendence Financial of Colombia or any other regulation that modifies, adds or replaces it, as well as the entities that are part of the Sarmiento Angulo Business Group, listed in the Certificate of Existence and Legal Representation of BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA issued by the Chamber of Commerce of Bogota (together 'THE AUTHORISED ENTITIES').

The authorisation that I grant to BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA and to THE ENTITIES AUTHORISED hereby for the Processing of my Personal Data will have the following purposes:

- a. To promote, market or offer, individually or jointly, products and/or services of my own or offered in commercial alliance, through the channels authorised by law or contract, or to complement, optimise or deepen the portfolio of products and/or services currently offered.
- b. As an element of analysis in pre-contractual, contractual and post-contractual stages to establish and/or maintain contractual relations, including as part of this, for the following purposes:

- i. To assess risks arising from the potential contractual relationship, in force or concluded,
- ii. To perform, validate, authorise or verify transactions including, when required, the consultation and reproduction of sensitive data such as my fingerprint, image or voice,
- iii. To obtain knowledge of my commercial or transactional profile.
- iv. To know about the birth, modification, conclusion, extinction, novelties, payment habits, credit behaviour or fulfilment of direct, contingent or indirect obligations, of the current obligations, active or passive, or those that in the future I may enter into, including information referring to the management, status, fulfilment of my payment obligations derived from the relations, contracts and services, payment habits, including contributions to the social security system, obligations and current debts, overdue and unpaid debts, processes, or the improper use of financial services, in databases managed directly by the contracting parties, by financial information operators, state authorities or entities, information operators and/or entities that form part of the Integral Social Security System, companies providing public services and mobile telephony, or database managers or similar entities that may be established in the future and whose purpose is any of the aforementioned activities.
- v. Exercise my rights, including those relating to judicial and extrajudicial collection activities and the related steps to obtain payment of my obligations or those of my employer.
- vi. Collect and deliver information to foreign authorities with jurisdiction over BANCO DE OCCIDENTE/FIDUCIARIA DE OCCIDENTE SA, THE AUTHORISED ENTITIES or over their activities, products and/or services, when required to comply with their legal duties or regulations, including within these, those referring to the prevention of tax evasion, money laundering and financing of terrorism or other similar purposes.

For the purposes of the provisions of this paragraph b, BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA, as applicable, may process my Personal Data at consulting entities that handle or administer databases for the legally defined purposes, domiciled in Colombia or abroad, whether they are natural or legal persons, Colombian or foreign,

- c. To cross-sell products and/or services offered by BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA or by any of THE AUTHORISED ENTITIES or their commercial allies, including the celebration of co-branding agreements,
- d. To elaborate and report information contained in satisfaction surveys, studies and market analysis, for which I authorise the possibility of contacting me for such purposes
- e. Send messages through physical or digital media, about promotions, commercial campaigns, advertising, marketing, raffles, events or other benefits, as well as to inform about other services and/or products offered by BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA; THE AUTHORISED ENTITIES or their commercial allies,
- f. To send notifications through physical or digital media, to send statements, institutional campaigns or financial education campaigns and to inform about innovations or modifications made in its products and/or services, to inform about improvements or changes in its customer service channels,
- g. So that my Personal Data can be used as evidence.

My Personal Data may be consulted, circulated, transmitted and/or transferred to all areas of BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA as well as to service providers, entities public or providing public services such as notaries, National Registry of Civil Status, Comptroller, Attorney General, DIAN, registry offices, compensation funds, administrators of pension and severance funds, information operators through which severance payments are settled, contributions to social security and parafiscal contributions (such as Aportes en Línea, SOI, SIMPLE), network users, distribution networks and persons promoting its products and services, including call centres, domiciled in Colombia or abroad, whether natural or legal persons, Colombian or foreign to its commercial force, telemarketing teams and/or data processors working on behalf of BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA, including contractors, delegates, outsourcing, outsourcing, network of offices or allies, in order to develop system hosting services, maintenance, analysis services, messaging services by e-mail or physical mail, delivery services, management of payment and collection transactions, implementation of software or technology services (hereinafter the 'Third Parties') which are obliged to ensure the confidentiality of the information in accordance with the provisions of the Law 1581 of 2012. Consequently, as the data subject, I understand and accept that by means of this authorisation I grant these Third Parties authorisation to:

- Access my Personal Data to the extent required for the provision of the services for which they were hired and subject to compliance with the duties that correspond to them as responsible for the processing of my Personal Data.
- To share my Personal Data with the trade associations to which the entity belongs, for commercial, statistical and marketing study and analysis purposes.

It is understood that the natural and legal persons, national and foreign, mentioned above before to whom **BANCO DE OCCIDENTE / FIDUCIARIA DE OCCIDENTE SA** may carry out the Processing of my Personal Data, also have my authorisation to allow such Processing.

**AUTHORISATION FOR THE PROCESSING OF SOCIAL SECURITY DATA.** In addition to the authorisations previously granted, I expressly, unequivocally, voluntarily and sufficiently authorise THE ENTITIES to request, process, consult, collect, store, analyse, verify, use or circulate the personal or commercial information relating to my income and mandatory and/or voluntary contributions to health, pension, and severance pay from the social security entities, pension or severance pay funds and/or any other similar entity with which is affiliated, that is held or managed by the information operators (PILA), technological allies and other entities that are part of the Social Security system, and for these in turn to provide THE ENTITIES, by the means it considers relevant and secure, with my personal data related to the affiliation and payment of contributions to the Comprehensive Social Security System, such as income contribution base and other information related to my employment situation and employer. THE ENTITIES may obtain this information as often as required, keep it updated and in general process it, directly or through an agent, in order to analyse my credit profile in order to establish a commercial and/or service relationship with me, update personal information, including contact details and/or location (e.g. address, telephone numbers and e-mail address), to offer me products or services that are adapted to my credit profile and collection management.

In addition, by granting this authorisation, I hereby declare that:

- (i) that the Personal Data provided are truthful, verifiable and complete,
- (ii) that I know and understand that the provision of this authorisation is voluntary, for which reason

