

## Austrian Transparency Template

**HYPO BANK BURGENLAND Aktiengesellschaft**

**Reporting Date: 05.01.2026**  
**Cut-off Date: 31.12.2025**

### Öffentlicher Deckungsstock

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## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts		
G.1.1.1	Country	AUT	
G.1.1.2	Issuer Name	HYPO BANK BURGENLAND Aktiengesellschaft	
G.1.1.3	Link to Issuer's Website	<a href="https://www.bank-bgl.at/">https://www.bank-bgl.at/</a>	
G.1.1.4	Cut-off date	31.12.2025	
2. Regulatory Summary			
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y	
G.2.1.2	<a href="#">CBD Compliance (Y/N)</a>	Y	
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y	
OG.2.1.1	LCR status	ND3	
3. General Cover Pool / Covered Bond Information			
1. General Information			
G.3.1.1	Total Cover Assets	23	
G.3.1.2	Outstanding Covered Bonds	0	
OG.3.1.1	<i>Cover Pool Size [NPV] (mn)</i>	ND1	
OG.3.1.2	<i>Outstanding Covered Bonds [NPV] (mn)</i>	ND1	
OG.3.1.3	Coverage Requirements (\$9 PfandBG AT)	0,5	
OG.3.1.4	Coverage Requirements NPV (\$9 PfandBG AT)	ND1	
2. Over-collateralisation (OC)			
G.3.2.1	OC (%)	2,00%	
OG.3.2.1	OC (Coverage Requirements \$9 PfandBG AT in % of Outstanding CB)	1095,07%	
3. Cover Pool Composition			
Nominal (mn)			
G.3.3.1	Mortgages		0,00%
G.3.3.2	Public Sector	23	100,00%
G.3.3.3	Shipping		0,00%
G.3.3.4	Substitute Assets	0	0,00%
G.3.3.5	Other		0,00%
	Total	23	100%

<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	5,12			
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2,98	ND1	13,19%	
G.3.4.3	1 - 2 Y	3,08	ND1	13,63%	
G.3.4.4	2 - 3 Y	2,23	ND1	9,84%	
G.3.4.5	3 - 4 Y	1,19	ND1	5,25%	
G.3.4.6	4 - 5 Y	1,16	ND1	5,14%	
G.3.4.7	5 - 10 Y	10,58	ND1	46,79%	
G.3.4.8	10+ Y	1,39	ND1	6,15%	
G.3.4.9	Total	22,62	0	100%	0%
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	0	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	ND1	100,00%	
G.3.5.3	1 - 2 Y	0	ND1	0,00%	
G.3.5.4	2 - 3 Y	0	ND1	0,00%	
G.3.5.5	3 - 4 Y	0	ND1	0,00%	
G.3.5.6	4 - 5 Y	0	ND1	0,00%	
G.3.5.7	5 - 10 Y	0	ND1	0,00%	
G.3.5.8	10+ Y	0	ND1	0,00%	
G.3.5.9	Total	0	0	100%	0%
<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	23	ND1	100,00%	
G.3.6.19	Total	23	0	100%	0%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	0	ND1	100,00%	
G.3.7.19	Total	0	0	100%	0%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	0	ND1	100%	
G.3.8.2	Floating coupon	0	ND1	0%	
G.3.8.3	Other	0	ND1	0%	
G.3.8.4	Total	0	0	100%	0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0			
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0			
G.3.9.5	Other	0			
G.3.9.6	Total	0		0%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	0			
G.3.10.15	Total EU	0			
G.3.10.16	Total	0		0%	
<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>		<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	0		0,00%	0,00%
G.3.11.2	Central bank eligible assets	0		0,00%	0,00%
G.3.11.3	Other	0		0,00%	0,00%
G.3.11.4	Total	0		0%	0%

<b>12. Bond List</b>					
G.3.12.1	Bond list	see "D1. Bond List"			
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)	ND2			
<b>4. Compliance Art 14 CBD Check table</b>					
	Row	Row	Row		
<i>The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</i>					
G.4.1.1 (a) Value of the cover pool total assets:	<a href="#">38</a>				
G.4.1.2 (a) Value of outstanding covered bonds:	<a href="#">39</a>				
G.4.1.3 (b) List of ISIN of issued covered bonds:	<a href="#">BondList</a>				
G.4.1.4 (c) Geographical distribution:	<a href="#">43 Mortgage Assets</a>	<a href="#">48 Public Sector Assets</a>			
G.4.1.5 (c) Type of cover assets:	<a href="#">52</a>				
G.4.1.6 (c) Loan size:	<a href="#">186 Residential Mortgage Assets</a>	<a href="#">424 Commercial Mortgage Assets</a>	<a href="#">18 Public Sector Assets</a>		
G.4.1.7 (c) Valuation Method:	<a href="#">20 Glossary</a>				
G.4.1.8 (d) Market Risk:					
G.4.1.9 (d) o/w Interest rate risk - cover pool:	<a href="#">149 Mortgage Assets</a>	<a href="#">129 Public Sector Assets</a>			
G.4.1.10 (d) o/w Currency risk - cover pool:	<a href="#">111</a>				
G.4.1.11 (d) o/w Interest rate risk - covered bond:	<a href="#">163</a>				
G.4.1.12 (d) o/w Currency risk - covered bond:	<a href="#">137</a>				
G.4.1.13 (d) o/w Liquidity Risk - primary assets cover pool:	liquidity buffer & extendable maturity				
G.4.1.14 (d) o/w Credit Risk:	<a href="#">215 Residential Mortgage Assets</a>	<a href="#">441 Commercial Mortgage Assets</a>	<a href="#">147 Public Sector Assets</a>		
G.4.1.15 (d) Hedging Strategy	<a href="#">18 Glossary</a>				
G.4.1.16 (e) Maturity Structure - cover assets:	<a href="#">65</a>				
G.4.1.17 (e) Maturity Structure - covered bond:	<a href="#">88</a>				
G.4.1.18 (e) Overview maturity extension triggers:	<a href="#">12 Glossary</a>				
G.4.1.19 (f) Levels of OC:	<a href="#">44</a>				
G.4.1.20 (g) Percentage of loans in default:	<a href="#">179 Mortgage Assets</a>	<a href="#">166 Public Sector Assets</a>			
<b>5. References to Capital Requirements Regulation (CRR) 129(1)</b>					
G.5.1.1	Exposure to credit institute credit quality step 1	0			
G.5.1.2	Exposure to credit institute credit quality step 2	0			
G.5.1.3	Exposure to credit institute credit quality step 3	0			
<b>6. Other relevant information</b>					
<b>1. Optional information e.g. Rating triggers</b>					
OG.6.1.1	NPV Test (passed/failed)				
OG.6.1.2	Interest Coverage Test (passed/failed)				
OG.6.1.3	Cash Manager				
OG.6.1.4	Account Bank				
OG.6.1.5	Stand-by Account Bank				
OG.6.1.6	Servicer				
OG.6.1.7	Interest Rate Swap Provider				
OG.6.1.8	Covered Bond Swap Provider				
OG.6.1.9	Paying Agent				
OG.6.1.10	Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates)(% of total cover pool)	0			
OG.6.1.11	Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool)	0			

## B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB B2</b>	
<a href="#">8. Public Sector Assets</a>	

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures	17			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	1.331			
By buckets:					
PS.8.2.2	>0 - <=100,000	0	7	0,77%	41,18%
PS.8.2.3	>100,000 - <=300,000	1	3	2,51%	17,65%
PS.8.2.4	>300,000 - <=500,000	0	0	0,00%	0,00%
PS.8.2.5	>500,000 - <=1,000,000	2	2	7,92%	11,76%
PS.8.2.6	>1,000,000 - <=5,000,000	20	5	88,80%	29,41%
PS.8.2.7	>5,000,000	0	0	0,00%	0,00%
PS.8.2.8		0	0	0,00%	0,00%
PS.8.2.9		0	0	0,00%	0,00%
PS.8.2.10		0	0	0,00%	0,00%
PS.8.2.11		0	0	0,00%	0,00%
PS.8.2.17	Total	23	17	100%	100%
<b>3. Breakdown by Asset Type</b>					
PS.8.3.1	Loans	23		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other			0,00%	
PS.8.3.4	Total	23		100%	
<b>4. Breakdown by Geography</b>					
PS.8.4.1	European Union	100			
PS.8.4.2	Austria	100			
<b>5. Breakdown by domestic regions</b>					
PS.8.5.1	Österreich	1,00			
PS.8.5.2	Burgenland	36,78			
PS.8.5.3	Steiermark	23,50			
PS.8.5.4	Niederösterreich	20,94			
PS.8.5.5	Wien	18,70			
PS.8.5.6	Kärnten	0,08			
PS.8.5.7	Oberösterreich	0,00			
PS.8.5.8	Salzburg	0,00			
PS.8.5.9	Tirol	0,00			
PS.8.5.10	Vorarlberg	0,00			

<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>
PS.8.6.1	Fixed rate	63,7
PS.8.6.2	Floating rate	36,3
PS.8.6.3	Other	0,0
<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>
PS.8.7.1	Bullet / interest only	25,8
PS.8.7.2	Amortising	74,2
PS.8.7.3	Other	0,0
<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>
PS.8.8.1	Sovereigns	0
PS.8.8.2	Regional/federal authorities	11
PS.8.8.3	Local/municipal authorities	12
PS.8.8.4	Others	0
PS.8.8.5	Total	23
<b>9. Non-Performing Loans</b>		<b>% Public Sector Assets</b>
PS.8.9.1	% NPLs	0,00
PS.8.9.2	Default in accordance with Art 178 CRR	0,00
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>
PS.8.10.1	10 largest exposures	96,16

## C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	
HG.1.6	<b>Etc.]</b>	
HG.1.7	<b>Maturity Extention Triggers</b>	<a href="#">Link to Austrian "Pfandbriefgesetz" (§22)</a>
HG.1.8	<b>LTVs: Definition</b>	
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	<a href="#">Link to Austrian "Pfandbriefgesetz" (§6)</a>
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	[For completion]
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	
HG.1.14	<b>Non-performing loans</b>	
HG.1.15	<b>Valuation Method</b>	<a href="#">Link to Austrian "Pfandbriefgesetz" (§6)</a>
OHG.1.1	<b>NPV assumptions (when stated)</b>	
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	ND2
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	ND2
HG.2.3	<b>New Property and Existing Property</b>	ND2
3. Reason for No Data		Value
HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.3.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.3	<b>Not available at the present time</b>	ND3
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	<b>Other definitions deemed relevant</b>	

**D1. Bond List**

<i>ISIN</i>	<i>Transaction</i>	<i>Initial Date of Issuance</i>	<i>Maturity Date</i>	<i>Face value</i>	<i>Currency</i>	<i>Coupon</i>	<i>Soft Bullet (Y/N)</i>	<i>Legacy Issue (Y/N)</i>
oeff_PF_Restanten	Kommunal		31.12.2025	43.821,72	EUR	Fester Zins	N	Y

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### 3. LINKING TO OUR SITE

You may link to our home page ([www.pfandbriefforum.at](http://www.pfandbriefforum.at)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part. You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

### 4. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

## SECTION C. GENERAL T&Cs

### 1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including investors and regulatory authorities) as a result of any breaches of our **Acceptable Use Policy** that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

### 2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Austria and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

### 3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

### 4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

## **Disclaimer - Important notices**

### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

### **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

### **7. JURISDICTION AND APPLICABLE LAW**

The courts of Vienna, Austria shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Austria.

### **8. VARIATIONS**

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

### **9. CONTACTS**

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## **SECTION D. CBFL ACCEPTABLE USE POLICY**

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Pfandbriefforum ("we" or "us") on which you may use the website [www.pfandbriefforum.at](http://www.pfandbriefforum.at) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

### **1. PROHIBITED USES**

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or

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- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

#### **2. CONTENT STANDARDS**

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Austria and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

#### **3. SUSPENSION AND TERMINATION**

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

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### 4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

### 5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

## SECTION E. CBFL PRIVACY POLICY

The Pfandbriefforum ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.pfandbriefforum.at](http://www.pfandbriefforum.at)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Austrian DPL

### 2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

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### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

### 4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

### 5. YOUR RIGHTS

The Austrian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on [Contact Us](#).

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

### 6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

### 7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on [Contact Us](#).