PRIVACY POLICY

pursuant to Regulation (EU) 2016/679 on the protection of personal data

1. DATA CONTROLLER AND DATA PROTECTION OFFICER



Pursuant to EU Regulation 2016/679 (hereinafter, "GDPR"), Abaco Malta with registered office in 3rd Floor, "F" Building, Dun Karm Street, Birkirkara bypass, Birkirkara, BKR 9035, Malta, Republic of Malta, VAT number MT16053827, e-mail at privacy@abacogroup.eu. in its capacity as data controller (hereinafter **"Abaco Malta**" or the "Company"), wishes to inform you pursuant to Article 13 of the GDPR that your data may be processed.



Abaco Malta can be contacted at the following e-mail address for matters relating to the processing of your data: privacy@abacogroup.eu

2. SOURCE OF PERSONAL DATA AND CATEGORIES OF PERSONAL DATA



Source of your personal data

Your personal data is or will be collected directly from you or through the organisation to which you belong. This data will be collected in the context of the performance of the contractual relationship established.

In addition, Abaco Malta may also collect your data from additional sources (e.g. public databases).



Categories of personal data processed

Abaco Malta processes the following personal data concerning you:

Common personal data

- personal and contact details (e.g. name, surname, address, telephone number, mobile phone number, e-mail address, certified e-mail address, tax code, identity document number, VAT number);
- data relating to your role in the company (e.g. job title, place of work and duties performed);
- data relating to the management and execution of the contractual relationship (e.g. VAT number, payment information, transaction history, credit note processing, bank account details, billing data).

3. PURPOSE OF PROCESSING AND RELATED LEGAL BASES





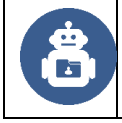
Abaco Malta processes your personal data for the following purposes and on the following legal bases:

A. **establishment, management and execution of the contractual relationship**, including the management of invoices and payments.
The legal basis that legitimises the related processing is **the execution of a contract to which you are a party or the execution of pre-contractual measures taken at your request.**
The provision of data necessary for the pursuit of this purpose is a necessary requirement for the conclusion of the contract and, in the absence of such data, it will not be possible for Abaco Malta to establish the contractual relationship.

B. **Fulfilment of obligations under laws, regulations, and provisions of authorities legitimised by law** (e.g. *civil, fiscal, and accounting obligations; obligations arising from the regulation of procurement contracts and health and safety at work*).
The legal basis that legitimises the related processing is **the fulfilment of a legal obligation to which the Company is subject**.
The provision of data is necessary to enable the Company to comply with the legal obligations to which it is subject and, in the absence of such data, Abaco Malta would not be able to fulfil the legal obligations arising from the contract and, therefore, establish the contractual relationship.

C. **Protection of rights in judicial and extrajudicial proceedings.**
The legal basis is the Company's **legitimate interest** in establishing, exercising or defending a right in court or out of court where necessary to protect its interests.
In this case, no new and specific provision of data is required, as the Company will pursue this additional purpose, where necessary, by processing the data collected for the aforementioned purposes.

4. METHOD OF PROCESSING



The processing of personal data will be carried out, ensuring the security and confidentiality of your data, both on paper and using IT tools designed to store, manage and transmit the data.

5. DURATION OF PROCESSING



We **only** keep your data **for as long as it's needed to achieve the purposes for which it was collected or for any other legitimate related purpose**. So, if the data is processed for two different purposes, we'll keep it until the purpose with the longer time limit ends. In any case, we won't process the data anymore for the purpose that no longer needs it to be kept. Data that is no longer necessary, or for which there is no longer a legal basis for its retention, will be deleted.

Personal data processed for the purpose of **establishing, managing and executing the contractual relationship** will be retained for the entire duration of the relationship. Once the contractual relationship has ended, only data necessary for the fulfilment **of legal obligations** (e.g. civil, fiscal, etc.) will be retained for a maximum period of 10 years from

	the date of termination of the relationship. With particular reference to **requests from the authorities** or in the event of the protection of rights, including in court and out of court, the data will be retained for the time necessary to process the request or to pursue the protection of rights (i.e. for the entire duration of the dispute, until the time limits for bringing legal action have expired).

6. RECIPIENTS OF PERSONAL DATA



For the performance of certain processing activities, your data may be disclosed to external parties who act as data controllers or who process personal data on behalf of the Company as data processors. In the event that personal data is processed by parties operating on behalf of the Company, Abaco Malta regulates such processing by means of a contract pursuant to Article 28 of the GDPR, whereby it provides the data processor with specific instructions on the processing of personal data.

Personal data may be disclosed to the following categories of recipients:

a) authorities and institutions to which access to data is granted by law or regulations (e.g. public security authorities and police forces) and other public or private data controllers, where there is a legal basis, such as a legal obligation;
b) banks and credit institutions;
c) public bodies (e.g. the Revenue Agency).
d) firms or companies providing assistance and consultancy services, including accountants;
e) companies providing data centre and personal data management services;
f) companies providing cloud and hosting services

The list of recipients, also appointed as data processors where necessary, will be constantly updated and made available upon request.

7. TRANSFER OF PERSONAL DATA



Abaco Malta stores data on servers located within the European Union.

Due to the location of some service providers, Abaco Malta transfers data to the United States to companies that have certified their participation in the EU-US Data Privacy Framework.

Where the Company, due to future requirements related to the location or places of processing of its suppliers, needs to transfer data outside the European Union to countries for which the European Commission has not issued an Adequacy Decision, it undertakes to ensure adequate levels of protection and safeguards, including contractual safeguards, in accordance with applicable regulations, including the stipulation of standard contractual clauses as referred to in Article 46(2)(c) of the GDPR, supplemented where necessary by additional technical, legal and organisational measures necessary to ensure that the level of protection of personal data is equivalent to that of the European Union.

8. RIGHTS OF DATA SUBJECTS

In relation to the processing of your personal data, you may exercise the privacy rights provided for by the GDPR, namely:

- the right to receive confirmation of the existence of personal data and the right to know what personal data is being processed and how it is being used (right of access);
- the right to request the updating, modification and/or correction of personal data (right of rectification);
- the right to request the erasure of data (right to be forgotten);
- the right to request the restriction of data processing (right to restriction);
- the right, where applicable, to object to processing (right to object);
- the right, in certain cases, to receive a copy of the data in electronic format and to request that this data be transmitted to another data controller (right to data portability).

To exercise these rights, you may:

- contact Abaco Malta by writing to the following e-mail address: privacy@ibfservizi.it
- contact the DPO at the following e-mail address: privacy@abacogroup.eu

9. RIGHT TO LODGE A COMPLAINT WITH THE SUPERVISORY AUTHORITY

If you believe that the processing of your data is in violation of the applicable legislation on the protection of personal data, you have the right to lodge a complaint with the competent authority for the protection of personal data, using the references available on the website https://idpc.org.mt/

Last update: Dicember 2025