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(UniCredit Bank Czech Republic and Slovakia, a.s.)

Based on the complaint, the Office carried out an inspection, the subject of which was the processing of personal data for the purpose of establishing a bank account. The subject of the complaint was the suspicion that the bank had established a current personal account for the complainant without his request and knowledge. The bank should have had his personal data needed to open the account available, as he acted as the manager of the employer's company account. The auditors found that the bank was unable to find the contractual documentation relating to the opening of the account either in the electronic or in the paper archive and therefore could not prove that the contract for account management was concluded with the complainant. Considering the circumstances of the case, the bank itself considered the opening of the account to be unauthorized and purposeful. The bank therefore recognized the claim as justified, canceled the account and deleted all related records in the relevant registers. By creating an account without the knowledge of the data subject, there was a violation of Article 5 paragraph 1 letter a) Regulation (EU) 2016/679, as personal data were not processed in a lawful, correct and transparent manner, further Article 5 paragraph 1 letter b) of this regulation, as personal data were also processed for other than an explicitly expressed legitimate purpose and Article 5 paragraph 1 letter f) of this regulation, as compliance with established technical and organizational measures was not ensured. This action also resulted in a violation of Article 6, paragraph 1 of Regulation (EU) 2016/679, as the bank did not have any legal title for the processing. Given that the audited person promptly corrected the objectionable situation, the Office did not impose measures to eliminate the identified deficiencies. For this action, the Office imposed a fine of CZK 80,000 on the inspected person. The inspection was conducted by the inspector Mgr. Daniel Rován. Recommendation: If you discover that a bank account that you did not open is in your name, do not delay the matter and immediately contact the relevant banking institution. Subsequently, we recommend that you contact either the Police of the Czech Republic or the Office, depending on the specific circumstances.

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