☐ File No.: EXP202105364

RESOLUTION OF TERMINATION OF THE PROCEDURE FOR PAYMENT

**VOLUNTEER** 

Of the procedure instructed by the Spanish Agency for Data Protection and based on

to the following

**BACKGROUND** 

FIRST: On June 2, 2022, the Director of the Spanish Agency for

Data Protection agreed to initiate sanctioning proceedings against BANCO BILBAO

VIZCAYA ARGENTARIA, S.A. (hereinafter, the claimed party), through the Agreement

which is transcribed:

<<

File No.: EXP202105364

AGREEMENT TO START A SANCTION PROCEDURE

Of the actions carried out by the Spanish Data Protection Agency and in

based on the following

**FACTS** 

FIRST: A.A.A. (hereinafter, the complaining party) dated October 13, 2021

filed a claim with the Spanish Data Protection Agency. The

claim is directed against BANCO BILBAO VIZCAYA ARGENTARIA, S.A. with NIF

A48265169 (hereinafter, the claimed party or BBVA). The reasons on which the

claim are as follows:

Since 2014, it has been asking BBVA, in every possible way, not to send

postal mail to your address no stock market investment report "(Acción IBEX35 ETF

Listed FI and BBVA Bolsa Tecnología y Telecomunicaciones FI)", receiving "acknowledgment

of receipt and reply to the cessation of the aforementioned report", although they continue to send it (7

years), violating their "right to oppose and cancel data".

With the claim, provide a copy of the following documents:

1. Request to exercise the right of cancellation, dated 11/24/2014, addressed by the complaining party to the BBVA Quality Department, and proof of their delivery to the recipient on 01/12/2014. This request indicates the following:

"The cancellation of any periodic paper report of the fund in which I am a participant:

- . BBVA Technology and Telecommunications Exchange, FI.
- . Ibex35 ETF FI share.

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

2/12

2. Communication from BBVA (Customer Service - SAC), dated

12/18/2014, in response to the right of cancellation exercised, by which it is given account of the following agreement:

"In compliance with your instructions, we confirm that we have proceeded in accordance with with Organic Law 15/99 of December 13 on the Protection of Personal Data, in order to prevent the subsequent processing or use of your data and, likewise, they have been taken the necessary measures to prevent the sending of advertising.

3. Document dated 07/12/2019, sent by the complaining party to BBVA (SAC), in which which manifests:

"I am writing to you in relation to the annual report BBVA Bolsa Tecnología y

Telecommunications, FI of which I am a participant, that on November 24, 2014, I requested that service the waiver of receiving this report in paper format and by regular mail, through official request right of cancellation according to LOPD, attached copy... and providing mail

email for sending the report, I attach a copy...

On December 18, 2014, I received a reply... with a written commitment from the aforementioned request, attached copy...

Year after year you continue sending the aforementioned report, I attach a copy of the year 2018 and received this month of July...".

4. Communication dated 08/13/2019, sent by BBVA (SAC) to the party claimant indicating the following:

"The purpose of your complaint... is to request the cancellation of any shipment of paper correspondence about the investment fund of which he is a participant. For this reason, request the sending such communications to your email.

...After carefully reviewing the facts... and the documentation..., we inform you of that we have verified that you have activated the option to receive correspondence from the investment fund by email, with a semi-annual periodicity".

5. Communications relating to the fund "BBVA Bolsa Tecnología y Telecomunicaciones,

FI":

- . Annual report corresponding to 2018, sent to the address of the complaining party and to your name.
- . Semi-annual report for the first half of 2019, sent to the address of the party claimant and in his name.
- 6. Communications related to the "Acción IBEX 35 ETF FI Cotizado Harmonizado" fund:
- . Report of the first semester of 2019, sent on behalf of a third party to the same domicile of the claimant.
- . Annual reports for 2020 (two mailings), sent to the address of the complaining party, but without recipient's name.
- . Report of the first semester of 2021, sent on behalf of a third party to the same domicile of the claimant.

. Report for the first half of 2021, sent to the address of the complaining party and to

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

3/12

your name.

SECOND: In accordance with article 65.4 of Organic Law 3/2018, of 5

December, of Protection of Personal Data and guarantee of digital rights (in

hereinafter LOPDGDD), said claim was transferred to the claimed party, to

to proceed with its analysis and inform this Agency within a month of the

actions carried out to adapt to the requirements set forth in the regulations of

Data Protection.

The transfer, which was carried out in accordance with the regulations established in Law 39/2015, of

October 1, of the Common Administrative Procedure of the Administrations

Public (hereinafter, LPACAP), was collected on 12/10/2021 as recorded in the

acknowledgment of receipt that works in the file.

On 12/28/2021, this Agency received a letter from the entity BBVA, which

acknowledges receipt of the transfer of the claim and informs that the request of this Agency

"is being managed".

THIRD: On January 13, 2022, in accordance with article 65 of the

LOPDGDD, the claim filed by the claimant was admitted for processing.

FOURTH: On 02/18/2022, this Agency received the written response to the

transfer of the claim made by BBVA, in which the following is indicated:

BBVA is obliged to send the requested party the information corresponding to the

fund "BBVA Bolsa Tecnología y Telecomunicaciones, FI", as owner of this fund,

in accordance with Circular 4/2008, of September 11, of the National Commission of the Stock Market, on the content of the quarterly, semi-annual and annual reports of collective investment institutions and the statement of position, whose article 4.1 provides the following:

"1. The management companies of collective investment institutions or the companies of investment, where appropriate, or the marketing entities, must send free of charge to the participant or partner... to the address indicated, the successive simplified reports semi-annual and first part of the annual report and, if requested, the reports

Quarterly Simplified. The second part of the annual report will be sent to the shareholder or partner within the first five months of each fiscal year.

In August 2019, the complaining party stopped receiving the information by mail corresponding to the mentioned fund.

In this regard, it clarifies that the communication that the complaining party addressed to the SAC, the 07/12/2019, referred exclusively to the annual reports of the fund "BBVA Bolsa Technology and Telecommunications, FI", and not to the reports corresponding to the fund "IBEX 35 ETF FI Harmonized Listed Stock".

The information that BBVA transfers to the complaining party is carried out by the channels that the technology allows and the bank has enabled at all times. To current date, BBVA does not have the technological possibility to send the reports annual and semi-annual corresponding to ETFs, such as the product "Acción IBEX 35 Harmonized Listed FI ETF", digitally.

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

4/12

Pursuant to the request dated 07/12/2019, after the request, the sending of semi-annual and annual reports to the complaining party has not been carried out via postal mail, in relation to the fund listed in the aforementioned application ("BBVA Technology and Telecommunications Exchange, FI").

On the other hand, BBVA warns that there has been no processing of personal data for direct marketing purposes; the data processing carried out by BBVA has taken place within the framework of the contractual relationship and in compliance with the aforementioned art. 4.1 of Circular 4/2008. Semi-annual and annual reports are provided for late informative and do not constitute and cannot be construed as an offer, invitation or incitement for the sale, purchase or subscription of shares.

With its response, BBVA provides a copy of the communication sent to the party claimant on the occasion of the process of transfer of the claim. In this communication, BBVA communicates the following:

"You express your disagreement with the sending of communications by post by this Entity, after having exercised their right of deletion, and after opposition to said shipments. Attached is the written as annex I.

This Service, after the appropriate checks, has verified that the measures corresponding to not send you commercial communications and that took effect. What you received was correspondence (non-commercial) of the contracted product.

In relation to the right of deletion, we inform you that your data is currently duly blocked, which prevents their subsequent processing or use. Nope

However, its treatment is essential to respond to your complaint before the Spanish Agency for Data Protection until its resolution.

On the other hand, we inform you that, regarding the sending of non-commercial correspondence, as as indicated in the file with reference number 8452333, relating to the product that you had contracted, this entity transferred you through the Customer Service that

You had activated the option to receive the information every six months in your email address.

However, at present it no longer has contracts or services contracted with BBVA".

FIFTH: Dated 06/01/2022, by the General Subdirectorate for Data Inspection

You can access the information available on the BBVA entity in "Axesor". (...)

FOUNDATIONS OF LAW

Yo

In accordance with the powers that article 58.2 of Regulation (EU) 2016/679 (General Data Protection Regulation, hereinafter RGPD), grants each control authority and as established in articles 47, 48.1, 64.2 and 68.1 of the Organic Law 3/2018, of December 5, on the Protection of Personal Data and guarantee of digital rights (hereinafter, LOPDGDD), is competent to initiate and resolve this procedure the Director of the Spanish Protection Agency of data.

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

5/12

Likewise, article 63.2 of the LOPDGDD determines that: "The procedures processed by the Spanish Agency for Data Protection will be governed by the provisions in Regulation (EU) 2016/679, in this organic law, by the provisions regulations issued in its development and, as long as they do not contradict them, with a subsidiary, by the general rules on administrative procedures.

Ш

Article 4 of the RGPD, under the heading "Definitions", provides the following:

"2) «processing»: any operation or set of operations performed on data

personal data or sets of personal data, whether by automated procedures or not, such as the collection, registration, organization, structuring, conservation, adaptation or modification, extraction, consultation, use, communication by transmission, diffusion or any other form of authorization of access, collation or interconnection, limitation, suppression or destruction".

In accordance with these definitions, the sending of postal communications subject to the claim constitutes a treatment of personal data, in respect of which the Responsible for the treatment must comply with the principle of legality established in article 5.1 of the RGPD, according to which personal data will be "processed lawful, loyal and transparent manner in relation to the interested party (lawfulness, loyalty and transparency)".

Article 6.1 of the RGPD establishes the assumptions that allow the legalization of the processing of personal data:

- "1. The treatment will only be lawful if at least one of the following conditions is met:
- a) the interested party gave his consent for the treatment of his personal data for one or various specific purposes;
- b) the treatment is necessary for the execution of a contract in which the interested party is a party or for the application at the request of the latter of pre-contractual measures;
- c) the treatment is necessary for the fulfillment of a legal obligation applicable to the data controller;
- d) the processing is necessary to protect the vital interests of the data subject or another person physical;
- e) the treatment is necessary for the fulfillment of a mission carried out in the public interest or in the exercise of public powers conferred on the data controller;
- f) the treatment is necessary for the satisfaction of legitimate interests pursued by the responsible for the treatment or by a third party, provided that said interests are not

prevail the interests or the fundamental rights and freedoms of the interested party that require the protection of personal data, in particular when the interested party is a child.

The provisions of letter f) of the first paragraph shall not apply to the treatment carried out by public authorities in the exercise of their functions.

Ш

In accordance with the evidence available at the present time of agreement to initiate the sanctioning procedure, and without prejudice to what results from the instruction, there are indications about the processing of the personal data of the party

28001 - Madrid

C/ Jorge Juan, 6

www.aepd.es

sedeagpd.gob.es

6/12

claimant without any legal basis that legitimizes it, considering that it requested the the party complained against that the information regarding the investment funds that it had contracted was sent by email and not by post.

This request not to use the postal address was accepted by the entity BBVA on 12/18/2014 in relation to the products "BBVA Bolsa Tecnología y

Telecommunications, FI" and "Ibex 35 ETF Harmonized Listed FI Action".

Subsequently, the complaining party reiterated its request on 07/12/2019 in relation to with the first investment fund mentioned.

These requests by the complaining party entail the impossibility of any subsequent processing of said data by BBVA for the indicated purpose. Without However, this entity did not duly meet said obligation.

The complaining party has provided, along with its claim, a copy of the reports received after your request, specifically, the annual report and the first

semester of 2019 corresponding to the investment fund "BBVA Bolsa Tecnología y Telecommunications, FI"; and the report for the first semester of 2021 of the "Acción IBEX 35 ETF FI Harmonized Listed". These reports contain the data information of the complaining party related to name, surnames and postal address. The complaining party also attached the 2020 annual report of the "Acción IBEX 35 ETF FI Harmonized Listed", sent to your address, but without the name of the addressee.

BBVA, in its response to the processing of transfer of the claim, has stated that after the request of 07/12/2018, regarding the fund "BBVA Bolsa

Technology and Telecommunications, FI", information on this product was not sent by post mail; but it does not take into account that the same request had been made by the complaining party and accepted by the aforementioned entity in 2014, which, in addition, referred to the two investment products reviewed, and not only to the fund "BBVA Bolsa Technology and Telecommunications, FI".

Regarding the sending of the information of the investment fund "Acción IBEX 35 ETF FI

Harmonized Listed Price", points out the complaining party that does not currently have "the technological possibility" to be sent digitally, that the information transferred

It is carried out through the channels that technology and the bank allow at all times.

have enabled, but without explaining the reasons for this impediment.

On the other hand, the respondent also explains that these periodic reports must must be sent to the holders of this type of product in accordance with what is established in Circular 4/2008, of September 11, of the National Commission of the Stock Market, on the content of the quarterly, semi-annual and annual reports of collective investment institutions and the statement of position. However, this Circular establishes that the remittance of the reports to the participant can be done via telematics, with the consent of the investor, and adds that the latter will indicate the address

email you want for this referral information.

The known facts could constitute an infringement, attributable to the party claimed, for violation of the provisions of article 6 of the RGPD, typified in the C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

7/12

section 5.a) of article 83 of the RGPD, which under the heading "General conditions for the imposition of administrative fines" provides the following:

"5. Violations of the following provisions will be sanctioned, in accordance with the section 2, with administrative fines of a maximum of EUR 20,000,000 or, in the case of a company, of an amount equivalent to a maximum of 4% of the total annual turnover of the previous financial year, opting for the highest amount:

a) the basic principles for the treatment, including the conditions for the consent to tenor of articles 5, 6, 7 and 9".

In this regard, the LOPDGDD, in its article 71 establishes that "They constitute infractions the acts and behaviors referred to in sections 4, 5 and 6 of the Article 83 of Regulation (EU) 2016/679, as well as those that are contrary to the present organic law".

For the purposes of the limitation period, article 72 of the LOPDGDD indicates:

"Article 72. Infractions considered very serious.

1. Based on the provisions of article 83.5 of Regulation (EU) 2016/679, they are considered very serious and will prescribe after three years the infractions that suppose a violation substance of the articles mentioned therein and, in particular, the following:

(...)

b) The processing of personal data without the concurrence of any of the conditions of legality of the treatment established in article 6 of Regulation (EU) 2016/679".

IV

It is appropriate to graduate the sanction to be imposed in accordance with the criteria established by the articles 83.2 of the RGPD and 76 of the LOPDGDD.

In accordance with the precepts indicated, and without prejudice to what results from the instruction of the procedure, in the present case it is considered that it is appropriate to graduate the sanction to be imposed according to the following criteria:

In an initial evaluation, the criterion of

next graduation:

- . Article 83.2.a) of the RGPD: "a) the nature, seriousness and duration of the infringement, taking into account the nature, scope or purpose of the operation of treatment in question as well as the number of interested parties affected and the level of damages they have suffered.
- . The duration of the infraction, considering that the infraction has been committed in different exercises
- . Article 83.2.b) of the RGPD: "b) the intention or negligence in the infringement".

The negligence appreciated in the commission of the infraction, considering that the claimed party did not have to have the will expressed by the claimant party to not receive the postal items to which the claim refers. this will

www.aepd.es

sedeagpd.gob.es

C/ Jorge Juan, 6

28001 - Madrid

8/12

was known to the respondent, who also accepted the petition. These

Circumstances reveal negligent action on the part of the respondent.

In this regard, what was declared in the Judgment of the High Court is taken into account.

National of 10/17/2007 (rec. 63/2006) that, based on the fact that they are entities

whose activity involves continuous data processing, indicates that "... the

The Supreme Court has understood that there is imprudence whenever

disregards a legal duty of care, that is, when the offender fails to

behave with due diligence. And in assessing the degree of diligence,

of weighing especially the professionalism or not of the subject, and there is no doubt

that, in the case now examined, when the activity of the appellant is of

constant and abundant handling of personal data, it must be insisted on the

rigor and exquisite care to adjust to the legal provisions in this regard.

It is an entity that performs personal data processing in a

systematic and continuous in the workplace and that extreme care must be taken in the

compliance with its data protection obligations.

This Agency understands that diligence must be deduced from facts

conclusive, duly accredited and directly related

with the elements that make up the infraction, in such a way that it can be deduced

that it has occurred despite all the means provided by the

responsible to avoid it. In this case, the action of the party complained against

has this character.

. Article 76.2.b) of the LOPDGDD: "b) The link between the activity of the offender

with the processing of personal data".

The high link between the activity of the offender and the performance of treatment

of personal data. The level of implementation of the entity and the

activity that it develops, in which the personal data of millions of

of stakeholders. This circumstance determines a higher degree of demand and

professionalism and, consequently, the responsibility of the entity claimed in relation to data processing.

- . Article 83.2.k) of the RGPD: "k) any other aggravating or mitigating factor applicable to the circumstances of the case, such as the financial benefits obtained or losses avoided, directly or indirectly, through the infringement".
- . BBVA's status as a large company and business volume. (...)

It is also considered that the following circumstance concurs as a mitigating circumstance:

. Article 83.2.a) of the RGPD: "a) the nature, seriousness and duration of the infringement, taking into account the nature, scope or purpose of the operation of treatment in question as well as the number of interested parties affected and the level of damages they have suffered.

The infringement is an anomaly that affects only the complaining party.

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

9/12

Considering the exposed factors, the initial valuation that reaches the fine, for the violation of article 6 of the RGPD, is 70,000 euros (seventy thousand euros).

٧

If the infraction is confirmed, it could be agreed to impose on the person responsible the adoption of appropriate measures to adjust their actions to the regulations mentioned in this act, in accordance with the provisions of the aforementioned article 58.2 d) of the RGPD, according to the which each control authority may "order the person in charge or in charge of the treatment that the treatment operations comply with the provisions of the this Regulation, where appropriate, in a certain way and within a

specified period...". The imposition of this measure is compatible with the sanction consisting of an administrative fine, as provided in art. 83.2 of the GDPR.

It is warned that not meeting the requirements of this organization may be considered as an administrative offense in accordance with the provisions of the RGPD, typified as an infraction in its article 83.5 and 83.6, being able to motivate such conduct the

Therefore, in accordance with the foregoing, by the Director of the Agency

opening of a subsequent sanctioning administrative proceeding.

HE REMEMBERS:

Spanish Data Protection,

FIRST: START SANCTION PROCEDURE against BANCO BILBAO VIZCAYA

ARGENTARIA, S.A., with NIF A48265169, for the alleged infringement of article 6 of the RGPD, typified in article 83.5.a) of the same legal text.

SECOND: APPOINT R.R.R. as instructor. and, as secretary, to S.S.S., indicating that any of them may be challenged, as the case may be, in accordance with established in articles 23 and 24 of Law 40/2015, of October 1, on the Regime Legal Department of the Public Sector (LRJSP).

THIRD: INCORPORATE to the disciplinary file, for evidentiary purposes, the claim filed by the claimant and its documentation, as well as the documents obtained and generated by the Subdirectorate General for Inspection of Data in the actions prior to the start of this sanctioning procedure.

FOURTH: THAT for the purposes provided in art. 64.2 b) of Law 39/2015, of 1

October, of the Common Administrative Procedure of the Public Administrations, the sanction that could correspond would be 70,000 euros (seventy thousand euros), without prejudice to what results from the instruction.

FIFTH: NOTIFY this agreement to BANCO BILBAO VIZCAYA

ARGENTARIA, S.A., with NIF A48265169, granting it a hearing period of ten

working days to formulate the allegations and present the evidence that it considers convenient. In your brief of allegations you must provide your NIF and the number of procedure at the top of this document.

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

10/12

If within the stipulated period it does not make allegations to this initial agreement, the same may be considered a resolution proposal, as established in article 64.2.f) of Law 39/2015, of October 1, of the Common Administrative Procedure of Public Administrations (hereinafter, LPACAP).

In accordance with the provisions of article 85 of the LPACAP, you may recognize your responsibility within the term granted for the formulation of allegations to the this initiation agreement; which will entail a reduction of 20% of the sanction to be imposed in this proceeding. With the application of this reduction, the penalty would be established at 56,000 euros (fifty-six thousand euros), resolving the procedure with the imposition of this sanction.

Similarly, you may, at any time prior to the resolution of this procedure, carry out the voluntary payment of the proposed sanction, which will mean a reduction of 20% of its amount. With the application of this reduction, the sanction would be established at 56,000 euros (fifty-six thousand euros) and its payment will imply the termination of the procedure.

The reduction for the voluntary payment of the penalty is cumulative with the corresponding apply for the acknowledgment of responsibility, provided that this acknowledgment of the responsibility is revealed within the period granted to formulate

arguments at the opening of the procedure. The voluntary payment of the referred amount in the previous paragraph may be done at any time prior to the resolution. In In this case, if it were appropriate to apply both reductions, the amount of the penalty would be set at 42,000 euros (forty-two thousand euros).

In any case, the effectiveness of any of the two reductions mentioned will be conditioned to the abandonment or renunciation of any action or resource in via administrative against the sanction.

In case you chose to proceed to the voluntary payment of any of the amounts indicated above (56,000 euros or 42,000 euros), you must make it effective by depositing it in account number ES00 0000 0000 0000 0000 0000 open to name of the Spanish Agency for Data Protection in the bank

CAIXABANK, S.A., indicating in the concept the reference number of the procedure that appears in the heading of this document and the cause of reduction of the amount to which it is accepted.

Likewise, you must send proof of payment to the General Subdirectorate of Inspection to proceed with the procedure in accordance with the quantity entered.

The procedure will have a maximum duration of nine months from the date of the start-up agreement or, where appropriate, of the draft start-up agreement.

Once this period has elapsed, it will expire and, consequently, the file of performances; in accordance with the provisions of article 64 of the LOPDGDD.

In compliance with articles 14, 41 and 43 of the LPACAP, it is noted that, in what successively, the notifications sent to you will be made exclusively in a electronically by appearance at the electronic headquarters of the General Access Point of C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

11/12

the Administration or through the unique Authorized Electronic Address and that, if not access them, their rejection will be recorded in the file, considering the processing and following the procedure. You are informed that you can identify before this Agency an email address to receive the notice of commissioning disposition of the notifications and that the lack of practice of this notice will not prevent that the notification be considered fully valid.

Finally, it is pointed out that in accordance with the provisions of article 112.1 of the LPACAP, there is no administrative appeal against this act.

Sea Spain Marti

Director of the Spanish Data Protection Agency

>>

935-110422

SECOND: On June 16, 2022, the claimed party has proceeded to pay the sanction in the amount of 42,000 euros making use of the two reductions provided for in the Start Agreement transcribed above, which implies the acknowledgment of responsibility.

THIRD: The payment made, within the period granted to formulate allegations to the opening of the procedure, entails the waiver of any action or resource in via administrative action against the sanction and acknowledgment of responsibility in relation to the facts referred to in the Initiation Agreement.

**FOUNDATIONS OF LAW** 

Yo

In accordance with the powers that article 58.2 of Regulation (EU) 2016/679

(General Data Protection Regulation, hereinafter RGPD), grants each control authority and as established in articles 47 and 48.1 of the Law

Organic 3/2018, of December 5, on the Protection of Personal Data and guarantee of digital rights (hereinafter, LOPDGDD), is competent to initiate and resolve this procedure the Director of the Spanish Data Protection Agency.

Likewise, article 63.2 of the LOPDGDD determines that: "The procedures processed by the Spanish Agency for Data Protection will be governed by the provisions in Regulation (EU) 2016/679, in this organic law, by the provisions regulations issued in its development and, as long as they do not contradict them, with a subsidiary, by the general rules on administrative procedures."

Ш

Article 85 of Law 39/2015, of October 1, on Administrative Procedure

Common to Public Administrations (hereinafter, LPACAP), under the rubric

"Termination in sanctioning procedures" provides the following:

C/ Jorge Juan, 6

28001 - Madrid

www.aepd.es

sedeagpd.gob.es

12/12

- "1. Started a sanctioning procedure, if the offender acknowledges his responsibility, the procedure may be resolved with the imposition of the appropriate sanction.
- 2. When the sanction is solely pecuniary in nature or it is possible to impose a pecuniary sanction and another of a non-pecuniary nature, but the inadmissibility of the second, the voluntary payment by the alleged perpetrator, in any time prior to the resolution, will imply the termination of the procedure, except in relation to the replacement of the altered situation or the determination of the

compensation for damages caused by the commission of the infringement.

3. In both cases, when the sanction is solely pecuniary in nature, the competent body to resolve the procedure will apply reductions of, at least,

20% of the amount of the proposed sanction, these being cumulative with each other.

The aforementioned reductions must be determined in the notification of initiation of the procedure and its effectiveness will be conditioned to the withdrawal or resignation of any administrative action or recourse against the sanction.

The reduction percentage provided for in this section may be increased regulations."

According to what was stated,

aforementioned Law.

the Director of the Spanish Data Protection Agency RESOLVES:

FIRST: TO DECLARE the termination of procedure EXP202105364, of in accordance with the provisions of article 85 of the LPACAP.

SECOND: NOTIFY this resolution to BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

In accordance with the provisions of article 50 of the LOPDGDD, this

Resolution will be made public once it has been notified to the interested parties.

Against this resolution, which puts an end to the administrative procedure as prescribed by the art. 114.1.c) of Law 39/2015, of October 1, on Administrative Procedure

Common of the Public Administrations, the interested parties may file an appeal contentious-administrative before the Contentious-administrative Chamber of the

National Court, in accordance with the provisions of article 25 and section 5 of the fourth additional provision of Law 29/1998, of July 13, regulating the

Contentious-Administrative Jurisdiction, within a period of two months from the day following the notification of this act, as provided in article 46.1 of the

Sea Spain Marti

Director of the Spanish Data Protection Agency

C/ Jorge Juan, 6

28001 – Madrid

936-240122

www.aepd.es

sedeagpd.gob.es