

OTP Bank Group	BGN 1,000,000.00   Bulgarian Lev
USD 567,480.00   US Dollar	EUR 511,290.00   Euro
BL0301 - Retail Banking	EL0401 - Suitability, Disclosure & Fiduciary
BG - Bulgaria	Eastern Europe
Loss Event	Published in media 28 August 2019

## DSK Bank fined BGN 1 million after third parties access over 33,000 customers' data

On 28 August 2019, the Bulgarian Commission for Personal Data Protection (CPDP) announced that it had fined DSK Bank BGN 1 million (USD 567,000, EUR 511,000) over its failure to adequately protect customer information which resulted in a data breach.

According to the CPDP announcement, third parties had accessed and misappropriated 33,492 customers' information from 23,270 DSK Bank loan files, which also contained the personal information of customers' related parties, including relatives, vendors, and loan guarantors. The compromised information reportedly included names, personal identification numbers, addresses, and scanned copies of ID cards the bank kept on file containing certain biometric data such as height and eye colour. The compromised information also included full tax and income information, bank account numbers and information about property deeds. The CPDP did not disclose the total number of affected individuals.

Over the course of a one-month audit, it was found that DSK Bank in its role as personal data controller had failed to implement appropriate technical and organisational measures, and had failed to ensure the confidentiality, integrity, availability and sustainability of its personal data administration systems, according to the announcement. The CPDP therefore found that DSK Bank had failed to comply with information security requirements, money.bg reports.

The CPDP gave no further details about when or how the data breach occurred, and did not advise customers on how to ascertain if they had been affected, the Sofia Globe reports. The bank said that it had not been the victim of a cyber attack.

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**Published Date:** 29 August 2019

**Last Update:** 02 September 2019

Published In Media	Occurrence - From	Occurrence - To	Discovery Date	Recognition / Settlement
28 August 2019				28 August 2019

<b>Boundary Risk</b> Other Risk	<b>Industry Event</b>	<b>Scenario</b> SC0011 - Data Breach
<b>Product</b> PD0601 - Consumer Current Accounts	<b>Process</b> PC1004 - IT Security	<b>Event Closed</b> No
<b>ORX Member</b> Yes	<b>Role of Firm</b> LS0307 - Position Taking (Principal)	<b>Jurisdiction / Choice of Law</b> LS0103 - Rest of the World
<b>Cause 1</b> CS0102 - Assault by Criminals / Terrorists	<b>Cause 2</b> CS0503 - Software - Inadequate Maintenance	<b>Cause 3</b>
<b>Counterparty</b> LS0211 - Regulator	<b>Environmental Volatility</b> LS0406 - Not Identifiable	<b>Provision</b> No

### Source(s)

[https://www.cdpd.bg/?p=news\\_view&aid=1514](https://www.cdpd.bg/?p=news_view&aid=1514)

<https://sofiaglobe.com/2019/08/28/bulgarian-lender-banka-dsk-fined-1m-leva-for-data-breach/>

<https://money.bg/finance/banka-dsk-s-globa-ot-1-miliona-leva-zaradi-tech-na-lichni-danni.html>

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