

APPENDIX B

European Bank Accounts

The European Union (EU) consists of 25 member states. They are Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Poland, Portugal, Spain, Slovakia, Slovenia, Sweden and the United Kingdom.

Privacy: Europe vs. the USA

In Europe—unlike in the United States— privacy is a human right. Personal information cannot be collected without consumers' permission. For example, when Mormon missionaries or Jehovah's Witnesses go door to door, they are not allowed to write down the householder's name or address without permission. In fact, for organizations of any kind, those who join must give their *written* permission to have their names entered as a member. And, if additional information is then entered, the members have the right to review that information at any time and to correct any inaccuracy.

Any company that processes names and addresses must register its activities with the government. Personal information cannot be shared by companies or across borders without written permission from the data subject. Employers cannot read workers' private e-mail. Checkout clerks cannot even *ask* for shoppers' phone numbers.

These rights, and many others, stem from The European Union Directive on Data Protection of 1995, which mandated that each EU nation pass a national privacy law and create a Data Protection Authority to protect citizens' privacy and investigate attacks on it. As a result, the average European trusts his government far more than does the average American.