

Terms of Use and Access to data from Banco de España Data Laboratory (BELab)

This document must be completed by each researcher who will access the data, after notification of the approval of their project.

Full name	
Project title	

1 Acceptance and purpose

Access to the data provided by the Banco de España Data Laboratory (BELab) implies the researcher's express acceptance of and commitment to comply with these terms of use and access.

2 Conditions of Data Use

The researcher agrees to:

1. Use BELab microdata exclusively for the research project for which they have been authorized. Any other use, including commercial use, is strictly prohibited.
 2. Not redistribute the data to third parties. In particular, any form of copying, transfer, or transmission—whether for payment or free of charge—is prohibited.
 3. Not take any action that could compromise the confidentiality of the data or allow the direct or indirect identification of natural or legal persons.
 4. Not attempt to re-identify individuals, companies, institutions, or entities described in the data.
 5. Provide the Banco de España, upon request, with all information and documentation necessary to monitor the project, including the technologies and tools used.
 6. Assume full and sole responsibility for the use of the data.
 7. Terminate access to the data once the project is completed or the authorized end date is reached. However, confidentiality obligations shall remain in force indefinitely.
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8. Explicitly acknowledge the data source in any publication, in accordance with the guidelines applicable to each dataset.
9. Send the Banco de España a copy of any study produced using the data, regardless of whether it is published. Failure to comply with this obligation may result in the inability to request new access.
10. Possess the necessary knowledge for the proper use of the statistical tools available in BELab.
11. Comply with the rules for extracting results established by the Banco de España.

Intellectual property rights over any resulting works, software developments, or products shall belong exclusively to the researcher. The Banco de España may oppose their use in the event of non-compliance with these conditions.

3 General Access Conditions

The researcher must comply at all times with the Banco de España's physical and IT security rules, as well as any additional instructions established during the access period.

3.1 Access Modalities

3.1.1 Remote access

In the case of remote access, the researcher commits to:

- a) Handle the data with the highest standards of confidentiality and prevent access by unauthorized persons, including through screen visibility.
- b) Not duplicate, photograph, capture, transfer, disclose, or publish the data.
- c) Not host or make the data accessible from platforms external to the Banco de España.
- d) Be aware of and comply with Regulation 7/2010 of July 1 on information systems security.
- e) Immediately report any loss or theft of accreditation.
- f) Return all cards and accreditations at the end of the access period.
- g) Make proper use of the equipment provided.

3.1.2 On-site Access in a Secure Room (In-situ Laboratory)

In the case of in-person access at Banco de España facilities, the researcher additionally commits to:

- a) Provide the necessary information for identification and registration.
 - b) Wear the personal accreditation provided in a visible manner, which is personal and non-transferable.
 - c) Not bring mobile devices or other storage systems into the secure room
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4 Breach and Jurisdiction

Any breach of these rules may lead to:

1. Immediate revocation of access to the data.
2. Notification of the breach to the competent authorities.
3. The requirement to assume civil or criminal liability in accordance with applicable legislation.

The knowledge and resolution of any dispute shall be subject to the jurisdiction of the courts and tribunals of Madrid.

I declare that I have read and understood the Terms of Use and Access to Data of the Banco de España Data Laboratory (BELab) and agree to comply with the provisions set forth in this document

(Signature and date)

