

## Information about the processing of personal data in Privatbanka, a.s.

Under Article 13 of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC

Protecting the privacy of our clients in processing the personal data is very important to us. In processing the personal data we comply with the legal regulations of the Slovak Republic, in particular Act No. 18/2018 Coll. on Protection of Personal Data (hereinafter referred to as "Act on Protection of Personal Data"), Act No. 483/2001 Coll. on Banks, Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (hereinafter referred to as "GDPR"), as well as other legislation, and we ensure their protection to the greatest extent possible.

Information in this document provide a basic overview of how we treat your personal data, how you can contact us if you have a question about processing your personal data, and also other important information relating to how Privatbanka, a.s. processes personal data of its clients.

We advise you to read information contained in this document carefully. Changes in the conditions of protection of personal data are published on our web sites in the form of updates to this document. In this way we will ensure that you always have up-to-date information about the conditions under which we process your personal data.

1. The controller processing the personal data of data subjects is Privatbanka, a.s., with the registered office at Einsteinova 25, 851 01 Bratislava, Slovak Republic, Company ID No.: 31 634 419, registered in the Commercial Register of the District Court Bratislava I, Section: Sa, File No.: 3714/B (hereinafter referred to as the "Controller").
2. The Controller appointed the Data Protection Officer responsible for performing supervision of personal data protection and the obligations of the Controller arising from the Act on the Protection of Personal Data. You can contact the Data Protection Officer at any time
  - a) electronically at the following e-mail address: [osobneudaje@privatbanka.sk](mailto:osobneudaje@privatbanka.sk),
  - b) in writing at the following address: Privatbanka, a.s., Einsteinova 25, 851 01 Bratislava.
3. We process your personal data only to the extent necessary for the relevant purpose. Most of our processing operations are motivated by the fact that we need your personal data to provide you with the product or service you require. We obtain the personal data from you to conclude and perform our contractual relationship, so it is important that you provide us with complete, accurate, up-to-date and true personal data. We process your personal data in particular for the purpose of:

**Identification and verification of identity of the clients and their representatives**

To offer you our products and services, we need to identify you. We process your personal data for the purpose of identification and verification of identity on the basis of the obligations arising to us from special legal regulations, in particular from the Act on Banks, the Securities Act, and the Act on Prevention against Legalisation of Proceeds of Crime. We need to identify you also when you exercise your rights relating to personal data.

**Preparation of a contract at the client's request**

To enter into a contract with you, we need your personal data the scope of which depends on a specific product which the contract relates to. For instance, when entering into the contract on a loan product we will be interested in data on your income and overall creditworthiness. Until the contract is signed, we process the obtained data for the purpose of preparing the contract at your request. Once the contract is signed, we process your data in connection with performance of the terms and conditions specified in the concluded contract.

**Performance of a contract to which the client is party**

Using products and services of the Controller results in processing of your personal data, in particular your identification data, data on the product you use itself, or data from your device in case that you use internet banking. The reason why we process your personal data for this purpose is performance of the contract concluded between you and us in connection with the respective product.

**Customer relationship management**

We wish to fulfil your requirements received at the branches, by mail or through our websites or applications to the maximum possible extent. In this case we process your personal data on the basis of our legitimate interest in such processing.

**Comfort of electronic distribution channels**

You can use many of our products and services electronically through our websites use for internet banking where you enter your data in the web forms. We store your data you have entered in these forms for a limited time for your future reference. The reason why we do so is that we have a legitimate interest in your convenience and satisfaction.

**Security**

For security reasons, we monitor our business premises by CCTV systems. The CCTV systems are installed to protect individuals and property against unlawful conduct, in particular within prevention and investigation of robberies, thefts, vandalism or various fraudulent activities. We ensure security through the system of adopted technical and organisational measures which, besides recordings of CCTV systems, include also management of cybernetic security, access authorisations, and checking of persons entering the premises of Privatbanka. We are allowed to process the data for the security purpose under the respective legal regulations in order to protect our rights and legitimate interests.

**Credit risk management**

Within the respective purpose we assess the risks associated with providing of loan products. This includes especially assessment of your ability to repay the selected product. Under the Act on Banks and other legal regulations, we are obliged to act with prudence and assess all risks carefully. To achieve this purpose, we use your personal data obtained from internal databases, freely available registers, as well as from loan registers.

**Accounting and taxes**

Privatbanka, a.s., as the regulated entity, is subject to tax and accounting obligations arising from the respective legislation. We process your data in order to comply with these obligations in relation to regulators.

**Inspection and prevention of non-compliance with MiFID**

MiFID introduces the regulation regime for providing of investment services. In this context we perform inspection, prevention and examination of compliance with MiFID requirements. Under this Directive we are obliged to ascertain your data through an investor questionnaire (MiFID test), process your instructions and data on executed transactions. We concentrate our efforts to offer you the investment product which is the best for you.

**Internal administration and reporting**

Within this purpose we process your personal data for planning and assessment of effectiveness and organisation of our activities. For instance, we assess the load work at our branches, sales rate of our products or other parameters of our activity. For this purpose, we aggregate the processed data, i.e. we aggregate them into larger sets of data and by doing so, we obtain aggregate figures that can no longer be linked to a particular person. We make internal reports on the basis of legitimate interest in such processing. In addition, we are obliged to perform various reporting tasks under the respective legal regulations – e.g. for the needs of regulators and other respective authorities.

**Disputes**

There are cases where we need to enforce our claims before courts – for example in case of outstanding claims from loan transactions. In this case we process your personal data to the necessary extent relating to the respective claim in order to protect our rights and legitimate interests. It includes in particular your basic identification data, data from the contract or data on how you used our products and services.

**Historical, statistical and scientific purposes**

Personal data are contained both in hard copies and electronic documents that we store in accordance with the respective archiving rules and records retention policy. This obligation arises in particular from the Act on Archives and Registries which regulates the conditions of storing and administration of archival documents as well as internal standards of the Controller.

**Research and development of products and services**

We wish that you find our products and services interesting, easily accessible and user-friendly. For this reason, we also use your data on how you use our products and services to improve them and to create new functionalities for you.

**Marketing (using marketing activities in providing of products and services of Privatbanka, a.s.)**

Privatbanka, taking account of its specific status in private banking, brings unique products and services sought-after by its clients or other investors. Therefore, it is the legitimate interest of Privatbanka to inform its clients about the offered products and services. Within marketing activities, we send you our offers in different ways, e.g. by email, phone, SMS, through mobile applications or in writing. We process personal data of potential clients for the purpose of direct marketing on the basis of your consent.

A non-exhaustive list of special legal regulations under which Privatbanka, a.s. processes personal data of data subjects and from which the legitimate interests of Privatbanka, a.s. to process personal data result is included in clause 11.

4. Within the purposes referred to in clause 3, we in Privatbanka, a.s. have several legitimate interests that form a basis for processing of your personal data. In this regard, Privatbanka, a.s. ensures that your privacy is affected to the minimum possible extent and that the balance between the legitimate interests of Privatbanka, a.s. and impact on your privacy, if any, is kept. However, if despite the aforesaid you have objections to processing of these data, you can exercise your right to object to processing of your data.
- The legitimate interest of Privatbanka, a.s. is in particular to meet the obligations arising to it from special laws (clause 11). On the basis of legitimate interest, we process your personal data in particular for the following purposes:
- customer relationship management,
  - comfort of electronic distribution channels,
  - security,
  - marketing,
  - credit risk management,
  - internal administration and reporting,
  - disputes,
  - research and development of products and services,
  - software testing.
5. Your personal data are not disclosed to any person outside Privatbanka, a.s., except for the cases when we do so on the basis of your consent or when such an obligation is imposed upon us by the respective legal regulation.

In our business we cooperate also with external entities providing us with different services necessary to achieve the purposes of data processing. In this regard we cooperate especially with our suppliers or external agents through which we sell our products.

We procure some activities through our suppliers, however, in some cases these suppliers may process also your personal data for us. When selecting our suppliers, we pay due attention to sufficient security of your data and conclude with suppliers the agreements on personal data processing that regulate all conditions of processing and protecting of your personal data between Privatbanka, a.s. as the Controller and the supplier as the Processor.

### **Registers**

In connection with assessment of natural persons' ability to repay loans, verification of their creditworthiness, trustworthiness and payment history, your personal data may be processed in the following registers: Joint Banking Information Register (hereinafter "JBIR") and Non-Banking Client Information Register (hereinafter "NCIR").

JBIR is operated by the company Slovak Banking Credit Bureau, s.r.o., having its registered office at Mlynské nivy 14, 821 09 Bratislava. NCIR is operated by the company Non-Banking Credit Bureau, ZZPO, having its registered office at Mlynské nivy 14, 821 09 Bratislava. More information about registers of SRBI and NRKI can be found on the website [www.sbc.b.sk](http://www.sbc.b.sk).

In the field of investment products your personal data are disclosed to the Central Securities Depository in order to register the book-entry investment instruments under the Securities Act.

### **Funds**

In the cases stipulated by special legal regulations your personal data are disclosed to legal entities which under the legal regulations are authorised to perform the defined activities, for example to the Investment Guarantee Fund which provides compensation for unavailable clients' assets received by persons participating in protection of clients in order to perform an

investment service or to the Deposit Protection Fund which ensures protection of funds deposited with the banks.

#### **Supervisory authorities**

In connection with control or supervision your personal data may be disclosed to regulators, i.e. authorities that supervise our activities by operation of law – e.g. the National Bank of Slovakia, the Office for Protection of Personal Data, the Financial Police Intelligence Unit, etc.

#### **Recovery of claims and exercising of rights**

In connection with recovery of our claims and rights we disclose your personal data to the respective courts, distraintment officers, public notaries, law firms, court experts, or to other entities authorised to recover the claims or to exercise the rights.

#### **Payment system entities**

SWIFT, SEPA, payee's bank, correspondent banks.

#### **Public administration authorities**

There are special legal regulations that regulate providing of personal data to certain entities to which we are obliged to disclose the data under the respective legal regulations.

Governmental authorities – public administration authorities, courts, Prosecutor's Office, law enforcement authorities.

Financial administration.

#### **Other authorities, institutions and entities**

Social Insurance Agency, health insurance agencies, archive, audit.

6. Your personal data may be subject to cross-border transfer to the EU countries and also to the countries that provide adequate level of protection in compliance with the provisions of the respective legal regulations. We do not transfer the clients' personal data to third countries that do not guarantee the adequate protection of personal data, unless it is agreed in the specific type of transaction or unless it results from the nature of transaction.

Personal data of data subject may be processed by processors of companies providing payment cards administration services, having their registered office outside the European Union. Upon request, Privatbanka, a.s. will provide the data subjects with a copy of the binding intra-company rules of such processors as well as a copy of the agreement with the company SIA Slovakia, s.r.o., regulating the processing of personal data.

When making or receiving international payments, Privatbanka, a.s. uses the services of S.W.I.F.T. – Society for worldwide financial telecommunication s.c., Avenue Adèle 1, B-1310 La Hulpe, Belgium.

The SWIFT company operates a cross-border system of payments through a worldwide network in which electronic messages on financial transactions are exchanged between banks and other financial institutions. When making international payments, the clients' data contained in payment orders (academic degree, name, surname, address, account number, amount, and purpose of payment) are disclosed to the SWIFT company and subsequently the SWIFT company discloses them to the financial institution of payment beneficiary.

To protect the processed data, the transferred data are temporarily stored in two operational centres of SWIFT located in Europe and in the USA. To ensure adequacy of protection of personal data transmitted to the USA, the European Commission has introduced the EU – U.S. Privacy Shield. The personal data may be transmitted to the USA based on the

European Commission decision on the adequacy of the protection provided by the EU – U.S. Privacy Shield and in compliance with the conditions laid down by the Act on Protection of Personal Data.

7. The Controller archives and stores personal data concerning the data subject for the period stipulated in the applicable legal regulations and archiving rules and records retention policy of the Controller, or for the period for which the data subject has given the consent to the Controller.
8. Data subjects have the following rights:

#### **Right of access to your personal data**

You have the right to obtain from us confirmation as to whether or not personal data concerning you are being processed by us, and, where that is the case, access to the personal data and the following information:

- the purposes of the processing,
- the categories of personal data,
- the recipients of your personal data,
- the period for which the data will be processed,
- information as to the source from which we obtained your personal data.

In case that we process your personal data, you have also the right to obtain access to such personal data and the right to obtain a copy of such data. If you require also obtaining access and/or providing of copies of your data, it should be explicitly stated in your request. If you request more copies, we may charge a fee for the respective service. We send you the transaction data through a statement for the respective product (e.g. statement of account).

#### **Right to rectification of your data**

It may happen that some information we have about you is not or is no longer accurate. However, without your assistance we cannot proceed further. For this reason, it is important that you inform us about any change in your personal data without undue delay and document the respective changes. As a data subject, you are responsible for accuracy, completeness and veracity of personal data you have provided to Privatbanka, a.s..

As our client you have the right to have your inaccurate and outdated personal data rectified in our information systems. If this is the case and you have found that the information we have about you is inaccurate or outdated, do not hesitate to contact us.

#### **Right to object to processing of your data**

If you do not want us to process your personal data in specific cases, you have the right to object to processing. If you exercise your right to object, it is necessary that you include in your request the reasons and enclose the respective documentation justifying your claims. The detailed specification of your claim is necessary for us to assess eligibility and justification of your claim. After receiving your request, we are obliged to demonstrate compelling legitimate grounds for the processing of your data which override the interests, rights, and freedoms of the data subject or for establishment, exercise or defence of legal claims.

If you do not wish that we use your personal data for direct marketing, you can change your marketing preferences so that we do not use your data for this purpose any longer.

**Right to obtain restriction of processing of your data**

If you believe that there is no longer a reason to process your personal data, you have the right to request blocking of your data. If the conditions for restriction of processing of your data under GDPR are satisfied, Privatbanka, a.s. shall restrict their processing within appropriate period under Article 12 of GDPR.

**Right to erasure of your data**

If you believe that some data concerning you are unlawfully processed by us, you have the right to obtain from us the erasure of respective data. In case that you exercise your right to erasure of data, it is necessary that you include in your request the reasons and enclose the respective documentation justifying your claims. Only processing found unlawful by a court or the Office for Personal Data Protection is considered unlawful processing. The detailed specification of your claim is necessary for us to assess eligibility and justification of your request.

**Right to portability of your data**

You have the right to receive your personal data which you provided to us in a structured format. You have the right to request that we transmit your data to another entity specified in your request. The right to portability of your data applies in cases where we process your personal data:

- by automated means, i.e. electronically,
- based on a contract or your consent,
- which you actively provided to Privatbanka, a.s. by yourselves.

The aforesaid right does not apply to personal data we process based on the obligation imposed by law. The right to data portability applies to those data you provided us only. The observed data, i.e. the data that have been generated in our systems based on your activity and have been processed to some extent are not considered the provided data. The observed data include in particular the transaction data, i.e. the data on the executed transactions. You have access to these data through a statement of account for the respective product within which the transactions were executed.

**Exercising the above rights relating to personal data**

We can deal with exercising of your rights relating to personal data only once you are successfully identified. Without successful verification of your identity we are not obliged to act on the request. If we allow exercising of your rights without sufficient identification, it could result in unauthorised access to your personal data and in infringement of your rights. If you are a client of us, we will identify you to the necessary extent, using the procedures that we have put in place.

You can exercise your rights relating to personal data with Privatbanka, a.s. as follows:

- personally at branches of Privatbanka, a.s. – you can visit any of our branches where the branch staff will assist you to fill out the request for exercising of rights relating to personal data,
- in writing, or
- electronically by means of a request available on the website of Privatbanka, a.s., in the section Privacy / Exercising the rights of the data subject.

In your request, you need to include all necessary information and enclosures required for handling your request and assessment of your claims regarding processing of personal data.

If your request is incomplete, we will contact you in order to add the necessary details in the request.

Privatbanka, a.s. is obliged to respond to the request within one month of receipt of the request at the latest. This period may be extended by two further months where necessary, taking into account the complexity and number of the requests. Privatbanka, a.s. is obliged to inform the data subject of any such extension within one month of receipt of the request, together with the reasons for the delay. In this case, the natural person making the request will be informed about extension of the period using the form the natural person making the request has chosen for delivery of the response to his/her request.

Information required by natural person making the request are provided free of charge. If the request is manifestly unfounded or excessive, in particular because of its repetitive character, Privatbanka, a.s. may either: i) charge a reasonable fee taking into account the administrative costs of providing the information or communication or taking the action requested, or ii) refuse to act on the request.

In case of any doubt regarding identification of the natural person making the request Privatbanka, a.s. reserves the right to request additional information in order to confirm the identification, or an official authentication of the signature of the natural person making the request signature on the request.

9. The data subject has the right to withdraw his/her consent to processing of personal data granted to the Controller at any time.
  
10. The data subject whose rights stipulated by the Act on Personal Data Protection are directly affected, has the right to lodge a motion to initiate the procedure for protection of personal data under Section 100 of the Act on Personal Data Protection, with the following supervisory authority:  
Úrad na ochranu osobných údajov SR  
Hraničná 12  
820 07 Bratislava 27
  
11. Personal data are provided by the data subject to the Controller in line with the provisions of special legal regulations. The provision of personal data is necessary for the purpose of compliance with the obligations imposed upon the Controller by the provisions of special laws and the fulfilment of the obligations arising to the Controller out of the contract with the data subject. Personal data provided beyond the scope required by a special regulation are provided to the Controller on a voluntary basis and processed under the contract between the data subject and the Controller, or through acts establishing pre-contractual relationships or arrangements between the data subject and the Controller, or on the basis of the consent granted by the data subject.

The obligation to provide the requested personal data is stipulated in particular in:

- Act No. 483/2001 Coll. on Banks and on amendments of and supplements to certain acts as amended,
- Act No. 118/1996 Coll. on Deposit Protection and on amendments of and supplements to certain acts as amended,
- Act No. 492/2009 Coll. on Payment Services and on amendments of and supplements to certain acts as amended,



- Act No. 297/2008 Coll. on Protection against Legalisation of Proceeds of Criminal Activity and on Protection against Terrorist Financing and on amendments of and supplements to certain acts as amended,
- Act No. 566/2001 Coll. on Securities and Investment Services and on amendments of and supplements to certain acts (the Securities Act) as amended,
- Act No. 595/2003 Coll. on Income Tax as amended,
- Act No. 222/2004 Coll. on Value Added Tax as amended,
- Act No. 431/2002 Coll. on Accounting as amended,
- Act No. 395/2002 Coll. on Archives and Registries and on amendments of certain acts,
- Regulation (EU) 2015/847 on information accompanying transfers of funds.

Provisions of other generally binding legal regulations are not affected.

If the data subject refuses to provide the Controller with the personal data required under the special regulations, the Controller will refuse to conduct a bank transaction.

12. If the data subject refuses to provide the Controller with the personal data required under the special regulations, the Controller will refuse to conduct a bank transaction.