

Information about collecting data for the performance of the service of buying/selling financial instruments

1. Pursuant to provisions of the Credit Institutions Act, the Bank has the obligation to keep all data, facts and circumstances learned based on providing services to and transacting with clients as a banking secret. A Bank client is considered to be any person requesting or receiving a banking and/or financial service from the Bank.
2. Exceptions to banking secrecy are detailed in article 157, paragraph 3 of the Credit Institutions Act.
3. Pursuant to the General Data Protection Regulation (EU) 2016/679 taking effect on 25 May 2018 (hereinafter referred to as: Regulation), the Bank provides the following information to ensure fair and transparent Client data processing and protection:
 - a. Data controller: OTP banka d.d., Domovinskog rata 61, 21 000 Split;
 - b. Contact details of the data protection officer:
 - Mail: Data Protection Officer of OTP banka d.d., Domovinskog rata 61, 21 000 Split or
 - E-mail: zastita-osobnih-podataka@otpbanka.hr;
 - c. Personal data collected: Client details (name, surname, Personal Identification Number (OIB), registered office and address, e-mail address, telephone/mobile phone number, transaction account IBAN), data about the authorised person (name, surname and Personal Identification Number/OIB), password, photograph/scan of personal ID card), information on the type and number of financial instruments with the Central Depository and Clearing Company (SKDD-CCP) or other counterparty
 - d. Personal data are processed for the following purposes:
provision of the contracted service according to the Contract on the Order for Buying/Selling Financial Instruments, General Terms & Conditions of Brokerage Operations, OTP e-trader Service Contract, General Terms & Conditions of Using the OTP e-trader Service, if contracted. All of the above is performed on the following legal bases: Credit Institutions Act, Capital Market Act, Anti Money Laundering and Terrorist Financing Act, General Tax Act, Act on Administrative Cooperation in the Field of Taxation and applicable secondary legislation;
 - e. Furthermore, we would like to inform you that based on the legitimate interest, the following shall be processed also by the Bank:
 1. Data processing with the purpose of protecting persons, property, the work environment and safety of all persons in the Bank's business premises and at external ATMs, including video surveillance and visitor records.
 2. Data processing with the purpose of preventing and investigating fraud or other criminal acts and all types of abuse.
 3. Data processing aimed at transparency, provability and consumer protection, which also applies to the audio recording.
 4. Data processing for the purpose of detecting probable future difficulties of clients in order to prevent defaulting in meeting financial obligations in order to respond in time and in a preventive manner.
 5. Processing of contact information for the purpose of transferring essential information from the business relationship, for example in case of system unavailability, card loss, attempts to misuse the card or client's account and any complaints in order to reach an agreement on the settlement of overdue claims, etc.
 6. Data processing aimed at a detailed analysis of credit exposure, including the joint credit exposure of the client and the spouse in relation to the Bank, and the processing of requests of clients with an increased risk indicator for the purpose of reducing the occurrence of financial loss, i.e. potential operational, reputational and credit risk in order to improve the long-term quality of the credit portfolio.
 7. Processing of publicly available information in order to collect debts.
 8. Data processing related to client segmentation for the purpose of offering products and services to the existing clients at the Bank's point of sale via its service channels or incoming calls.
 9. Data processing aimed at direct marketing, when the offer refers to the same and similar products and services of the Bank, which are already used by the data subjects, and which the Bank considers to be better tailored to certain categories of clients or are intended for easier access or management of the product/service, insofar as the data subjects do not object to this processing.
 10. Processing of official contact information on natural persons who perform activities in business entities (Bank's clients/potential clients) for the purpose of direct marketing, which may include conducting surveys, questionnaires, etc.

11. Advertising of public auctions with a link to the official pages of FINA.
 12. Processing of information on the visits to the Bank's branches, data on transactions when using POS devices, including location of POS devices, amounts and number of transactions, data on cash withdrawals at ATMs, including total amount, location and number of withdrawals, data on payment of services, including payment method, total paid amount and number of transactions, data on deposits, incoming and outgoing transfers, data on reasons for using or not using the Bank's products. The purpose of data processing is to establish an advanced system for analysing client data with the aim of segmenting clients in order to better adjust the price category of individual Bank products and services. We process data based on the Bank's legitimate interest in improving our products and services. The processing of the above data allows us to understand better the client's financial needs and habits and to offer products and services at the prices tailored to the clients' needs.
 13. Processing or delivery of the debtor's contact information to the receivables buyer for the purpose of establishing communication with the debtor or optimizing the collection process.
 14. Data processing through necessary (technical) cookies in order to provide the best possible service and user experience for visitors to the website of OTP banka d.d.
 15. Data processing that includes the transfer of client data to a third party for the purpose of providing the service of issuing certificates in accordance with relevant regulations and standards in the field of application of electronic signatures and data security, in the online loan approval process.
- f. Categories of recipients are as follows: Croatian National Bank, Ministry of Finance - Tax Administration, Anti-Money Laundering Office, Central Depository and Clearing Company (SKDD), Zagreb Stock Exchange and counterparties specialising in the provision of outsourced services under conditions defined in the Outsourcing Decision;

All client personal data are considered bank secrets and are used exclusively for the needs of the Bank, and the exemption from keeping bank secrets referred to in Article 157 (3) of the Credit Institutions Act also applies to the following cases:

1. where the client explicitly agrees that certain confidential information may be disclosed to another natural and/or legal person, provided that the consent is provable. If the confidential information includes personal data, consent must be given in line with the regulations governing the protection of personal data;
2. where this enables the credit institution to realise its interest when exercising the sale of client's receivables;
3. where confidential information is disclosed to the Croatian National Bank, the Financial Inspectorate of the Republic of Croatia or another supervisory authority for the purposes of supervision or oversight within their competence;
4. where confidential information is exchanged within a group of credit institutions for the purpose of risk management;
5. where confidential information is disclosed directly to another credit institution in line with Article 321 of this Act;
- 5a. where confidential information is disclosed directly to another credit institution and/or financial institution or to a legal person that collects and disseminates information among credit and/or financial institutions and such information is required for assessing the client's creditworthiness or credit risk management;
6. where confidential information on clients who defaulted on their obligations is disclosed to a legal person who collects and disseminates such information among credit and/or financial institutions;
7. where the disclosure of confidential information is essential for collecting and establishing facts in criminal or preliminary proceedings, when requested or ordered in writing by the competent court;
8. where the disclosure of confidential information is necessary to carry out foreclosure or bankruptcy proceedings over the property of a client, legacy proceedings or other property-rights proceedings, and such disclosure is requested or ordered in writing by the competent court or public notary in the course of performing the functions entrusted to them pursuant to law;
9. where the interests or obligations of a credit institution or its client require the disclosure of confidential information to establish the legal relationship between the credit institution and the client in court proceedings, arbitration proceedings or conciliation proceedings;
10. where confidential information is disclosed to the Anti-Money Laundering Office pursuant to the law governing the prevention of money laundering and terrorist financing;
11. where confidential information is disclosed to the Office for the Prevention of Corruption and Organised Crime pursuant to the law governing the prevention of corruption and organised crime;
12. where confidential information is required by the tax authorities (Tax and Customs Administration) in procedures carried out within the framework of their competence under law, and is disclosed at their written request;
13. where confidential information is disclosed to the Croatian Agency for Deposit Insurance and Bank Resolution pursuant to the law governing deposit insurance;

14. where the account balance reflects inability to effect payments and the certificate is requested to substantiate the existence of grounds for bankruptcy;
 15. disclosure of information to insurance undertakings within the procedure of insuring the credit institution's receivables;
 16. disclosure of information in the course of concluding legal arrangements which have the effect of insuring the credit institution's receivables, such as derivative credit instruments, bank guarantees and similar arrangements;
 17. disclosure of information, subject to written consent of the credit institution's management board, to a holder of a qualifying holding in the credit institution, to a person intending to acquire a qualifying holding in the credit institution, to a person to whom the credit institution is merged by acquisition or with whom the credit institution merges by formation of a new credit institution, to a legal person intending to take over the credit institution as well as to auditors, legal and other experts authorised by a holder of a qualifying holding or a potential holder;
 18. disclosure of information necessary for the exercise of the credit institution's activities which are subject to outsourcing, where information is disclosed to the providers of outsourced activities;
 19. where a credit institution which provides services of storing and administering financial instruments for the account of clients, including custody services, discloses information on the holder of securities to a credit institution which is the issuer of these non-material securities at its request;
 20. where confidential information is disclosed to social welfare centres at their written request, within the framework of their competence under law and for the purpose of taking measures to protect the rights of children (persons under 18) and persons under guardianship;
 21. where requested in writing by a competent State Attorney's Office or the European Public Prosecutor's Office or where a State Attorney's Office of the Republic of Croatia orders the Ministry of the Interior in writing to collect information in preliminary proceedings;
 22. where confidential information is disclosed to a co-debtor, pledgor, guarantor or another participant in the credit relationship, and only information on that credit relationship;
 23. where confidential information is disclosed at written request to a person who incorrectly paid funds to an account of a credit institution's client, and only information necessary to initiate court proceedings for the repayment of incorrectly paid funds;
 24. where confidential information is disclosed to resolution authorities and the Ministry of Finance in connection with the implementation of the Act on Recovery and Resolution of Credit Institutions and Investment Firms;
 - 24a. where confidential information is disclosed to the Single Resolution Board in line with Regulation (EU) No. 806/2014 and
 25. where so provided in other regulations.
- g. Pursuant to the Credit Institutions Act the Bank shall keep personal data 11 years after the end of the year in which the business relationship ceased.
- h. The client shall have the right to request from the Bank at any time subject to conditions of the Regulation:
- Right of access to his or her personal data and detailed information about the method of processing such personal data;
 - Right to correct data;
 - Right to erasure of personal data ('right to be forgotten');
 - Right to restriction the processing of personal data,
 - Right to portability of personal data;
 - Right to lodge an objection to the processing of personal data (including the right to object to the processing based on the legitimate interest);
 - Right to lodge an objection to automated individual decision-making, including profiling
 - Right to lodge complaints with the competent supervisory authority in the Republic of Croatia, Personal Data Protection Agency, Selska cesta 136, 10 000 Zagreb
- i. The collected personal data are a prerequisite for contract execution or, respectively, performance of the contractual relationship with the Client and the realisation of the contractual relationship with the Client shall not be possible without such data.
- j. Detailed information on the processing of your personal data in line with the General Data Protection Policy (EU 2016/679) is provided in the Data Protection Policy, which is available at www.otpbanka.hr and in branch offices of the Bank at your request.

The Client confirms by his or her signature to be aware of the above information.

Date

Client signature