



INFORMATION ABOUT DATA PROCESSING WITH A STATEMENT ON THE SOURCE OF FUND/PROPERTIES

Personal data collected through the Statement on the source of funds/assets is collected based on Article 20(1)(11), Article 20(1)(12), Article 20(12) and Articles 47, 49, 50 and 53 of the current Anti Money Laundering and Terrorism Financing Act, and the related implementing acts.

The Bank processes collected personal data exclusively for the purposes regulated by the Act. The collection and processing of this data is necessary to comply with the Bank's legal requirements. If the client does not provide the requested information to the Bank, the Bank will not be able to implement the measures prescribed by law and based on the provisions of Article 19(1) of the Act, may not establish a business relationship with a client or carry out a transaction, that is, it must terminate an already established business relationship.

Personal data collected on the basis of this Questionnaire is processed by the Bank for the purpose of preventing money laundering and terrorist financing, and they may not be additionally processed in a way that is not compliant with this purpose. The processing of personal data collected on the basis of the Anti Money Laundering and Terrorism Financing Act and the by-laws adopted on the basis of it for any other purposes, including commercial ones, is prohibited by the Anti Money Laundering and Terrorism Financing Act.

In addition, the Bank provides you with the following information about the processing of your personal data:

- Controller of your personal data is the Bank with the following contact information: OTP banka d.d., Domovinskog rata 61, 21 000 Split, taxpayer ID no. 52508873833, tel. 0800 21 00 21, e-mail: info@otpbanka.hr;
- Contact info of the Data Protection Officer of OTP banka d.d. Split: Domovinskog rata 61, 21000 Split, email zastita-osobnih-podataka@otpbanka.hr;
- Rights according to the General Data Protection Regulation are as follows:
 - right to have access to personal data and detailed information about the manner of processing of your personal data
 - right to rectify data
 - right to erasure (right to be forgotten) of personal data
 - right to limit the processing of personal data
 - right to portability of personal data
 - right to object to the processing of personal data (including the right to object to processing based on legitimate interest)
 - right to object to automated individual decision-making, including profiling
 - right to lodge a complaint with the authorised supervisory body in the Republic of Croatia, the Agency for the Protection of Personal Data, , Ulica Metela Ožegovića 16 , 10000 Zagreb

All client's personal data is considered banking secrecy and is used exclusively for the Bank's needs. The exception to obligation of banking secrecy referred to in Article 157(3) of the Credit Institutions Act includes the following cases:

- 1) where the client's consent is given that specific confidential information may be disclosed to another natural and/or legal person, provided that the consent may be verified. To the extent that the confidential information involves personal data, the consent shall be given in accordance 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 or competent 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 on clients is disclosed directly to another credit institution in accordance with Article 321 of this Act;
- 5.a) where confidential information on clients is disclosed directly to another credit institution and/or financial institution or to a legal person which collects and exchanges information between credit and/or financial institutions, and the information is required for assessing client's creditworthiness or managing credit risk;
- 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 Office for the Prevention of Money Laundering 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 Administration 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 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 the competent state attorney's office or the European Public Prosecutor's Office 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 the Resolution of Credit Institutions and Investments Firms;
- 24.a) where confidential information is disclosed to the Single Resolution Board in accordance with Regulation (EU) No 806/2014; and
- 25) where so provided in other laws.

Pursuant to the Credit Institutions Act, the Bank must keep the data for at least 11 years following the expiry of the year when the business relationship has ended.

Other information on the processing of your personal data in accordance with the General Data Protection Regulation (EU 2016/679) is provided in the Data Protection Policy, which is available on the Bank's website www.otpbanka.hr and in the Bank's branches, upon your request.

By signing this document, I confirm that the information contained in this document is accurate, and I assume the obligation to inform the Bank of any change in any personal data that I have made available to the Bank by signing this document and authorised the Bank to use (i.e. process) them.