



## INFORMATION ON THE COLLECTION OF PERSONAL DATA DISCLOSED IN AN ONLINE APPLICATION FOR THE SET-UP OF A TRANSACTION ACCOUNT AND A PACKAGE OF SERVICES

In accordance with the General Data Protection Regulation, OTP banka d.d. (hereinafter referred to as: the Bank) provides consolidated and integral information about the processing of your personal data, as follows:

- For due diligence purposes, for the purpose of opening a transaction account and arranging a package of services and electronic channels, the Bank collects the following data: full name, taxpayer ID No, mobile phone number, e-mail address, date of birth, place of birth, country of birth, citizenship, dual citizenship, sex, residential address, city and postal code, type and number of the identity card, issuer of the identity card, date of validity of the identity card, employment status, type of employment, type of employer, purpose of opening the account, average monthly income, types of expected transactions in the account, average cash transactions, expected annual turnover, source of inflows to account, other sources of income, average monthly amount of other income, tax residence – and processes them for the purpose of client identification, performance of due diligence as a prerequisite for the establishment of a business relationship with the client based on the Anti Money Laundering and Terrorism Financing Act (OG 108/17), and in accordance with the provisions of FATCA and CRS international standards on the collection of data from financial institutions in member states, for the purpose of opening an account and arranging a package of services, and for the purpose of performing other actions related to the conclusion and performance of agreements. Should the mentioned data be withheld, it shall be impossible to form a business relationship.
- For the purpose of video-based electronic identification of clients, the Bank processes personal data, including:
  - 1) Information contained in the identity document with a biometric photograph
  - 2) Biometric data for authentication purposes 3) Screenshots and video recordings of the identification process.

Data processing takes place by virtue of:

  - 1) Regulatory requirements imposed by the Anti-Money Laundering & Counter-Terrorist Financing Act, and the Ordinance on remote client onboarding and minimum requirements for the solution used for the remote establishment and verification of the identity of clients
  - 2) Explicit consent of the client to biometric data processing as a separate category of personal data in accordance with Article 9 of the General Data Protection Regulation, which are essential for video-based electronic identification. At the start of video-based electronic identification, the client shall explicitly consent to such an onboarding procedure, and give another consent for the
    - 1) Creation, storage and keeping of video-based electronic identification recording, biometric photograph included
    - 2) Safekeeping and processing of data in accordance with relevant technical and security standards.

The provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 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 shall apply to the validity of consent. If a client that engages in a video-based electronic identification has not given explicit consent to that end to the Bank, the Bank shall terminate the procedure, which shall in turn render the establishment of a business relationship impossible.

In addition, we would like to advise that, based on legitimate interest, the Bank is entitled to:

- a) process the data for the purpose of protecting of persons, assets and work environment, and providing security of all persons frequenting Bank's business premises, on-premise and off-premise ATM, including video surveillance and visitor records.
- b) process the data with the intention of preventing and investigating frauds or other crimes, as well as all types of abuse of bank's services.
- c) process the data with a view to transparency, verifiability and consumer protection, which extends to audio recordings as well.
- d) process the data for the purpose of detecting potential future hardships of the clients, in order to prevent any delinquencies in settlement of the financial liabilities and to ensure timely and preventive actions.
- e) process the contact data for the purpose of transfer of information important for business relationship in the event of unavailability of the system, card loss, attempts at card misuse, in the event of any complaints, for negotiations about settlement of due receivables, etc.
- f) process the data for the purpose of detailed analysis of credit exposure, including joint exposure of the client and his/her spouse to the Bank, data connected to the applications of clients with high risk indicators (including suspicion of fraudulent activities) when approving any transaction, all in order to mitigate the possibility of a financial loss, as well as any operational, reputational and credit risk, thus improving the long-term quality of the credit portfolio and the overall portfolio of the Bank.
- g) process the data arising from monitoring of transactions related to the games of chance in order to manage credit operation risks.
- h) process publicly available data to facilitate debt collection.

- i) process the data relating to the client segmentation with the view of providing the products and services to the existing clients at the Bank's points of sale, through the sales channels or via incoming calls.
- j) process the data for the direct marketing purposes, when the offer relates to the same or similar products and services that the respondents already use, and which the Bank deems would better suit their needs, or are intended for easier access to or management of the product/service, to the extent the respondents do not object to such processing.
- k) process official contact data of natural persons working for business entities (Bank's clients / potential clients) for the purpose of direct marketing, which can include polls, questionnaires and similar. l) advertise public auctions with the link to the official FINA website.
- m) process the data about the traffic in the Bank's branches; data about the transactions on POS devices, including the locations of such devices, amounts and number of transactions; data about cash withdrawals at ATMs, including the total amount, location and number of withdrawals; data about payment services, including the total amounts paid and the number of transactions; data about deposits, incoming and outgoing transfers, investments into financial instruments, including the manner of payment, total amounts paid and types of financial instruments, and data about the reasons for using/not using of the products provided by the Bank. The purpose of data processing is the establishment of an advanced system for the analysis of client data to facilitate client segmentation, the likelihood of churn, and customising of price categories of certain products and services. The data are processed based on the legitimate interest of the Bank to improve our products and services. Such processing results in better understanding of the clients' financial needs and habits, enabling us to provide products and services tailored especially for them.
- n) processing of debtor's contact data and supplying such data to the buyer of the receivables for the purpose of establishing their communication with the debtor, thus optimising the collection process.
- o) data processing by collecting the necessary (technical) cookies in order to provide the best possible service and user experience on OTP banka website.
- p) data processing which includes the transfer of clients' data to a third party for the purpose of provision of the certification service in accordance with the relevant regulations and standards in the field of application of electronic signatures and data security, as a part of the process of online loan approval.
- q) processing of data for the purpose of dealing with clients' requests/complaints and for preventing of potential financial losses in connection with the process of acceptance and replacement of banknotes partially ink-stained as a consequence of electro-chemical protection system of ATMs.

The Bank is the data controller; its contact information is the following: OTP banka d.d., Domovinskog rata 61, 21000 Split, taxpayer ID No:52508873833, phone 0800 210021, e-mail address: [info@otpbanka.hr](mailto:info@otpbanka.hr);

- Contact information of the data protection officer in OTP banka d.d.: Domovinskog rata 61, 21000 Split, e-mail address: [zastita-osobnih-podataka@otpbanka.hr](mailto:zastita-osobnih-podataka@otpbanka.hr);
- Further to the General Data Protection Regulation, your rights are as follows:
  - right to access to your personal data and detailed information on how your personal data are processed
  - right to obtain rectification of inaccurate personal data
  - right to erasure of personal data ('right to be forgotten')
  - right to restriction of processing,
  - right to data portability;
  - right to object to the processing of personal data (including the right to object to the processing based on the legitimate interest);
  - right to object to automated individual decision-making, including profiling
  - right to lodge complaints with the authorised supervisory authority of the Republic of Croatia, i.e. the Croatian Personal Data Protection Agency, Ulica Metela Ožegovića 16, 10 000 Zagreb

All client personal data are considered banking secrets and are used exclusively for the purposes of the Bank, whereas the exemption from the banking secrecy obligations referred to in Article 157(3) of the Credit Institutions Act shall apply to 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;
- 5a) where confidential information on clients is disclosed directly to another credit institution and/or financial institution or to a legal person that 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 that 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 notary public 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 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;
- 24a) 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.

Under the Credit Institutions Act, the Bank is required to keep data for at least 11 years upon lapse of the year in which the business relationship ends.

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