

## INFORMATION ABOUT DATA PROCESSING PERTAINING TO THE ONLINE ACCOUNT OPENING REQUEST

Prior to collecting personal data provided by you in accordance with the General Data Protection Regulation, OTP banka d.d. (hereinafter referred to as: the Bank) brings hereby the following information to your attention:

- The Bank collects and processes the following data: name and surname, taxpayer ID number, date of birth, place of birth, country of birth, citizenship, dual citizenship, sex, residence address, place of residence and postal code, as mandatory data required for the purpose of identification and taking other actions related to the conclusion of contracts and performance of contractual obligations, on legal grounds by which processing is necessary to take actions on behalf of the data subject prior to the conclusion of the contract. Should the mentioned data be withheld, it shall be impossible to submit an on-line application for the opening of a current account and/or issuance of Mastercard contactless prepaid card.
- The Bank collects and processes additional mandatory data for the performance of client due diligence under the Anti Money Laundering and Terrorism Financing Act OG 108/17 and related implementing acts (type and number of personal ID card, issuer of personal ID card, country of issuance, validity data of personal ID card, employment status, average monthly regular income, average monthly amount of other income, data about the use of account for the purpose of cash transactions, type of employer, position in the company, purpose of account opening, other sources of income, whether you are opening the account on behalf of another person, document presented to open an account on behalf of another account holder, type of transaction to be performed over the account, expected annual account turnover, basis of account inflows) as mandatory data required for the purpose of 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). Collection and processing of these data is required for compliance with the Bank's legal obligations and these data are therefore mandatory for the purpose of preparing contract documents for account opening and/or issuing on legal grounds by which processing is necessary to take actions on behalf of the data subject prior to the conclusion of the contract. Should the mentioned data be withheld, it shall be impossible to submit an on-line application for the opening of a current account.
- The Bank collects and processes the contact data about the mobile phone number as mandatory data for the purpose of preparing the contract which the client wants to conclude with the Bank, for the purpose of informing the future client about the status of the account opening request. Should the mentioned data be withheld, it shall be impossible to establish a business relationship by way of the online account opening request.

In addition, the Bank has advised about personal data processing as follows:

- Data controller is the Bank, and its contact information are 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);
- You have the right to request from the Bank the access to your personal data and detailed information on how your personal data are processed. However, exercising one's right to data access must not have a negative impact on the rights and freedoms of others;
- You have the right to obtain from the Bank the rectification of inaccurate personal data. You also have the right to have incomplete personal data completed, including by means of providing a supplementary statement. The Bank shall take the necessary measures reasonably expected from it to verify the accuracy of data and to rectify them;
- You have the right to obtain the erasure of personal data if one of the following conditions is met:
  - the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
  - you withdraw consent on which the processing is based;
  - you object to processing of personal data based on the legitimate interest of the Bank or a third party, including profiling based on such grounds, and to processing of personal data for marketing purposes, which includes profiling to the extent that it is related to such direct marketing. In the first case, no data will be deleted if the legitimate interests of the Bank override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims;
  - the personal data have been unlawfully processed;
  - the personal data have to be erased for compliance with legal obligations further to other legal regulations.
- You are entitled to obtain restriction of personal data processing, subject to the following conditions:
  - you contest the accuracy of the personal data for a period enabling the Bank to verify the accuracy of the personal data;
  - the processing is unlawful and you oppose the erasure of the personal data and request the restriction of their use instead;
  - the Bank no longer needs the personal data for the purposes of the processing, but they are required by you for the establishment, exercise or defence of legal claims;
  - you have objected to processing based on legitimate interest, including the profiling based on such data, pending the verification whether the legitimate grounds of the Bank override the data subject's.You will be informed by the Bank before the restriction of processing is lifted.
- You are entitled to portability of your personal data. This means that, on your request, you can receive the personal data in a structured, commonly-used and machine-readable format, and to transmit those data to another controller provided that the processing is based on consent or necessary for execution of a contract to which you are a party, or to enable activities preceding the conclusion of the contract at your demand or in case if the processing is carried out by automated means. In exercising your right to data portability, you have the right to have the personal data transmitted directly from one controller to another, where technically feasible.
- You have the right to object at any time, on grounds relating to your particular situation, to data processing when the data is processed based on the legitimate interest of the Bank or a third party, including profiling based on such grounds. In this case, the Bank shall no longer process the personal data unless it demonstrates compelling legitimate grounds for the processing which override your interests, rights and freedoms, or for the establishment, exercise or defence of legal claims.
- You have the right to object at any time to processing of personal data for marketing purposes, which includes profiling to the extent that it is related to such direct marketing, in which case the Bank shall no longer process data for such purposes.

- You are entitled to lodge an objection with the authorised supervisory body of the Republic of Croatia, i.e. the Croatian Data Protection Agency, Martićeva ulica 14, 10 000 Zagreb.

Other information on the processing of your personal data in line with the General Data Protection Regulation (EU) 2016/679 are included in the Data Protection Policy that that you will receive when your personal data are collected.

All customer personal data shall be treated as a bank secret and shall be used exclusively for Bank's requirements, save for the cases referred to in Article 157 Paragraph 3 of the Credit Institutions Act OG 159/13, 19/15, 102/15 and 15/18.