

PRIVACY AND DATA PROTECTION NOTICE FOR IDENTIFICATION OF PERSONS AUTHORIZED TO REPRESENT A LEGAL ENTITY AND BENEFICIAL OWNER AND PERSONS AUTHORIZED TO REPRESENT AN ENTREPRENEUR WHEN ESTABLISHING A BUSINESS RELATIONSHIP WITH THE BANK

1. Groups of data subjects

Pursuant to Article 23 of the Law on Personal Data Protection of the Republic of Serbia (hereinafter referred to as: "**Law**") and other regulations, OTP banka Srbija a.d. Novi Sad, as Data Controller (hereinafter referred to as: "**Bank**") shall provide to persons authorized to represent a legal entity (legal representative, other representatives, procura holder and proxy) and to beneficial owners, i.e. persons authorized to represent an entrepreneur (legal representative, manager and proxy) when establishing a business relationship with the Bank (hereinafter referred to as: "**Data Subject**") information on the collection and processing of their personal data, as well as on their rights in connection with processing.

2. Groups of data to be processed

The Bank processes the following main groups of the Data Subject's personal data:

- 1) Personal data - data from identification document;
- 2) Contact data - e-mail, telephone number, residence address;
- 3) Information on the residence of the legal representative and beneficial owner of legal entity, i.e. of the legal representative and manager of entrepreneur;
- 4) Taxpayer status in the USA of the legal representative and beneficial owner of legal entity, i.e. of the legal representative and manager of entrepreneur;
- 5) Special data type - status of the official of the legal representative and beneficial owner of legal entity, i.e. of the legal representative and manager of entrepreneur.

3. Purpose of Data Processing

The Bank shall process Data Subject's personal data for the purpose of determining identity of persons authorized to represent the legal entity, i.e. entrepreneur with whom the Bank is entering into a business relationship.

4. Legal basis of data processing and transfer

Legal grounds for collecting and processing Data Subject's personal data are the Law on Prevention of Money Laundering and Terrorism Financing, Law on Exchange Operations, Law on Ratification of the Agreement between the Government of the Republic of Serbia and the Government of the United States of America with the Aim of Improving the Compliance of Tax Regulations at the International Level and the Implementation of FATCA Regulations.

The Bank may forward the data collected on a Data Subject to the National Bank of Serbia, state authorities of the Republic of Serbia upon request, to the Parent Bank and external audit companies.

5. Period of data retention

The Bank stores the Data Subject's personal data for a period of 10 years upon termination of business relationship in accordance with Bank's internal acts and relevant regulations.

6. Rights of Data Subjects

The Data Subject's rights in terms of personal data processing, including the right to legal remedy, are governed by the provisions of the Law.

The Data Subject may request the Bank:

- a) To provide information whether the Bank processes his/her personal data and access to such data in accordance with Article 26 of the Law (right of access);
- b) To rectify any inaccurate personal data without any undue delay. Depending on the purpose of processing, the Data Subject is entitled to supplement his/her incomplete personal data, which also includes giving of additional statement;
- c) To erase his/her personal data (right to erasure);
- d) To restrict the processing of his/her personal data (right to restriction of processing);
- e) To receive from the Bank his/her personal data previously provided to the Bank in a structured, commonly used and electronically-readable format (right to data portability);

- f) To object to the processing of his/her personal data, if the purpose of data processing is a legitimate interest of the Bank or of a third party, or the performance of a task in the public interest or the fulfilment of Bank's authorizations as prescribed by Law, in both cases including profiling (exercising the right to object);
- g) If automated decision-making is applied, Data Subjects are entitled to request human intervention under Bank's control in the decision-making, thus communicate their position in respect of the decision;
- h) To dispute the decision before an authorized person of the Bank;
- i) To lodge a complaint regarding the processing of personal data to the Commissioner for Information of Public importance and Personal Data Protection (hereinafter: **"the Commissioner"**), and the exercise of their rights under the Law.

Before the Data Subject's request is granted, the Bank may request that the Data Subject provides additional information in order to specify the request.

The Bank shall inform the Data Subject of the measures taken on the request or objection as soon as possible, but no later than 30 (thirty) days following the submission of the request (objection). If necessary, the above deadline may be extended by 60 (sixty) days further, taking into account the complexity and number of requests.

In the event of the Bank's doubt concerning the identity of the party filing a request under this section, the Bank may request to be provided with additional information in order to confirm the Data Subject's identity, with leaving an additional deadline to act under the request for data supplementation, but no longer than 5 business days.

Should the Bank not receive all data required for identification of the Data Subject, i.e. the request is not supplemented, the Bank shall reach the decision to dismiss the request as incomplete, and if possible (if the Data Subject has left contact details), it shall notify the Data Subject of not considering his/her request with explanation.

The Bank may charge necessary administrative costs of providing information, i.e. acting upon the request, and refuse to act upon the request of the Data Subject, in case the request of the Data Subject is obviously unfounded or excessive, especially if the same request is frequently repeated, in accordance with the Law.

7. Right of access

Unless otherwise provided by the Law, Data Subjects are entitled to become aware of all personal data that the Bank processes in relation to their person.

At the Data Subject's request, the Bank shall also confirm whether it processes the Data Subject's personal data and provide the Data Subject access to such data, and the following information:

- a) the purpose of data processing;
- b) the types of personal data processed;
- c) the recipients or categories of recipients to whom personal data have been disclosed or will be disclosed, and in particular recipients in other states or international organizations;
- d) the planned personal data retention period, or if this is not possible, the criteria for determining that period;
- e) the existence of the right to request from the Controller to rectify or erase personal data, the right to restrict processing and the right to object to processing;
- f) the right of lodging a complaint to the Commissioner;
- g) information available on the source of personal data, if data have not been collected from the Data Subject; the existence of automated decision-making process, including profiling, and at least in such cases, meaningful information on the logic used, as well as on the significance and expected consequences of that processing for the Data Subject.

The Bank may request reimbursement of the necessary costs for making additional copies requested by the Data Subject.

In the event when the right of the Data Subject to obtain information (right of access) under this Section adversely affects the rights and freedoms of others, in particular business secrets or intellectual property, the Bank may deny the request of the Data Subject.

8. Right to rectification

The Data Subject is entitled to rectification of his/her inaccurate data without any undue delay. Depending on the purpose of processing, the Data Subject is entitled to supplement his/her incomplete personal data, which also includes giving of additional statement. The Bank is obliged to inform all recipients to whom personal data have been disclosed on any rectification of personal data, unless this proves impossible or requires excessive time and resources. At the request of the Data Subject the Bank shall inform the Data Subject on all recipients.

9. Right to Erasure

The Data Subject shall be entitled to initiate the erasure of personal data concerning him/her in the following cases:

- a) the personal data are no longer necessary for the purposes they were collected or otherwise processed;

- b) the Data Subject withdraws the consent granted, by virtue of which processing was performed, and no other legal basis exists for processing;
- c) the Data Subject objects to the processing, and there is no other legal basis for the processing overriding legitimate reasons, rights or freedoms of Data Subject;
- d) Data Subject's personal data were unlawfully processed;
- e) Personal data must be erased in order to comply with an obligation imposed on the Controller by Law;
- f) The personal data have been collected in relation to using services of information society.

Where the Bank has previously disclosed the personal data of the Data Subject and has an obligation to erase thereof, the Bank shall take all reasonable measures, including the implementation of technical measures, that are necessary in order to inform those data controllers that obtained the Data Subject's personal data, of the mandatory erasure of such personal data. In its notice, the Bank is obliged to notify all other data controllers that the Data Subject has requested that all the links to the Data Subject's personal data or the copies and duplicates of such personal data be erased.

After granting the Data Subject's request for the enforcement of the right to erasure, the Bank shall inform all recipients to whom the Data Subject's personal data have been disclosed of each single erasure of personal data, unless this proves impossible or involves excessive time and resources. At the request of the Data Subject the Bank shall inform the Data Subject on all recipients.

The Bank shall be under no obligation to erase personal data to the extent in which processing is required due to:

- a) exercising freedom of expression and information;
- b) complying with the statutory obligation of the Bank requiring processing or execution of tasks in the public interest or performance of Controller's official duties;
- c) the realization of public interest in the area of public health;
- d) for the purpose of archiving in the public interest, scientific or historical research as well as statistical purposes, and it is reasonably expected that the exercise of this right could prevent or significantly jeopardize realization of objectives of that purpose;
- e) for the submission, enforcement or defense of legal claims.

10. Right to restriction of processing

The Data Subject shall be entitled to restriction of processing by the Bank where any of the following applies:

- a) the accuracy of the personal data is contested by the Data Subject, for a period enabling the Bank to verify the accuracy of the personal data;
- b) the processing is unlawful and the Data Subject opposes the erasure of the personal data and requests the restriction of their use instead;
- c) the Bank no longer needs the personal data for the purposes of the processing, but they are required by the Data Subject for the submission, enforcement or defense of legal claims;
- d) the Data Subject has objected to processing, pending verification whether the legitimate grounds of the Bank override those of the Data Subject.

If processing has been restricted, such personal data may be further processed only with the Data Subject's consent, with the exception of storage thereof or for the submission, enforcement or defence of legal claims or for the protection of the rights of another natural persons, i.e. legal entities or for reasons of important public interest.

The Data Subject shall be informed by the Bank before the restriction of processing is lifted.

After granting the Data Subject's request, the Bank shall inform all recipients to whom the Data Subject's personal data have been disclosed of the processing restriction thereof, unless this proves impossible or involves excessive time and resources. At the request of the Data Subject the Bank shall inform the Data Subject on all recipients.

11. Right to object

If, according to the provisions of this Notice, processing is necessary for the purposes of the legitimate interests pursued by the Bank or by a third party, the Data Subject may object to their personal data being processed for those purposes. The Bank shall no longer process personal data of the person who objected, unless it can demonstrate legitimate grounds for the processing that override the interests, rights and freedoms of the Data Subject, or for the submission, enforcement or defense of legal claims.

12. Right to data portability

The Data Subject is entitled to receive from the Bank his/her personal data previously submitted to the Bank in a structured, commonly used and electronically-readable format:

- a) processing is based on a consent;
- b) processing is automated.

The right referred to in paragraph 1 hereof also includes the data subject's right to have his/her personal data directly transferred to

another controller by the controller to which these data were previously submitted, if this is technically feasible. The right to data portability under the above Section shall not give rise to any obligation for the Bank or another controller to implement or maintain technically compatible systems with one another. Where the Data Subject's right to data portability would adversely affect the rights and freedoms of others, in particular trade secrets or intellectual property, the Bank may deny to fulfil the Data Subject's request.

13. Legal remedy

The Data Subject is entitled to lodge a complaint to the Commissioner where the Data Subject considers that data processing regarding his/her person has been performed contrary to the provisions of the Law.

Contact details of the Commissioner:

Website: www.poverenik.rs
Address: Bulevar kralja Aleksandra no. 15, 11120 Belgrade
Postal code: 11120 Belgrade
Telephone: +381 11 3408 900
Fax: +381 11 3343 379
E-mail: office@poverenik.rs

The Data Subject may also seek judicial protection of his/her rights. The litigation procedure falls within the jurisdiction of the competent court..

The Data subject, in connection with the protection of personal data, has the right to authorize the representative of the association dealing with the protection of the rights and freedoms of data subjects, to represent him/her, in accordance with the Law, in the procedures referred to in Art. 82 to 84 and Article 86 of the Law.

14. Contact details of the Bank as the Controller and the Personal Data Protection Officer

Contact details of the Bank as the Controller and the Personal Data Protection Officer:

Name of Controller: OTP banka Srbija a.d. Novi Sad
Head office: 21101 Novi Sad, Trg slobode 5
Address: 21101 Novi Sad, Trg slobode 7
Telephone number: +381 21 421 077; +381 11 30 11 555
Website: www.otpbanka.rs

Details of the Personal Data Protection Officer at the Bank:

Name: Sonja Carević
Address: 21000 Novi Sad, Trg slobode 5
E-mail: zastita_podataka@otpbanka.rs