

## NOTICE ON THE PROCESSING OF PERSONAL DATA

AIK Banka a.d. Beograd (hereinafter: the Bank), fulfilling its duties as a Data Controller in accordance with the Law on Personal Data Protection (hereinafter: the Law), hereby informs you as the person from whom it collects personal data (hereinafter: the Data Subject) that your personal data is collected and processed in accordance with the Law as well as the Processing Rules which are published and available on the Bank's website, therefore the Bank provides you with the following information:

**1) Information about the Data Controller:**

AIK Banka a.d. Beograd, Bul. Mihajla Pupina 115đ, 11070 Novi Beograd, Reg. No. 06876366, e-mail: [kontakt.centar@aikbanka.rs](mailto:kontakt.centar@aikbanka.rs); Tel: 0800 10 10 15 and 011/785-99-99

**2) Information about the Data Protection Officer:** In the course of implementing the data protection standards prescribed by the Law, the Bank has appointed a Data Protection Officer. The Data Protection Officer's contact information is as follows:

- E-mail: [dpo@aikbanka.rs](mailto:dpo@aikbanka.rs)
- Post: Bul. Mihajla Pupina 115đ, 11070 Novi Beograd

**3) Categories of Personal Data Being Processed:**

- Basic information (name and surname, date and place of birth, personal ID number, address of permanent/temporary residence, type and number of the identification document, citizenship, etc.);
- Contact information (mobile number, home phone, email address, etc.)
- Employment and asset information (information about the employer, earnings, owned property, etc.)
- Information about family status and number of household members.

**4) Purpose and Legal Grounds for Processing Personal Data:** The Bank processes personal data in accordance with the provisions of the Law. The Bank processes personal data for the following purposes:

- to fulfil the rights and obligations arising from the business relationship between the Bank and the Data Subject;
  - data processing is necessary to conclude and execute a Contract on the Use of Bank Products and/or Services or in order for the Bank to undertake certain activities on your request prior concluding the Contract. Should you refuse to provide the data required for this purpose, the Bank shall be unable to conclude the Contract with you or to provide you with the requested service;
- to execute its legal obligations (in accordance with the Law and other relevant laws according to which the Bank's operations are governed);
  - to process data required in order for the Bank to remain compliance with its legally prescribed obligations, your consent is not required. This type of processing is performed, for example, for the purpose of applying regulations concerning anti-money laundering and terrorist financing, taxation, regulations concerning fraud prevention in payment operations or the fulfilment of requests issued by competent authorities (National Bank of Serbia, Administration for the Prevention of Money Laundering), and for resolving complaints in accordance with applicable regulations (e.g., the Law on Payment Services, the Law on the Protection of Financial Service Consumers, etc.);
- to pursue the legitimate interests of the Bank or third parties, unless those interests are overridden by the interests or fundamental rights and freedoms of the Data Subject that require personal data protection;
  - if the purpose of processing is to establish the needs of clients belonging to specific segments in terms of development new products and services, with the aim of enhancing the products and services available to the specific client segment, so that they are better suited to these client's needs and desires (in this case the Bank's desire to provide their clients with more superior, better-quality services aligns with the interests and expectations of these clients to receive the best possible service);
  - if the purpose of processing is to increase and maintain the security of the Bank's IT systems and its operations, including the security of services offered to clients;
  - if processing is performed with the aim of monitoring the safety of the Bank's premises (e.g. keeping a record of visitors and the Bank's video surveillance),
  - if processing is performed with the aim of fraud prevention and misuse at the detriment of the Bank, the Bank's clients and third parties;

**AGROINDUSTRIJSKO KOMERCIJALNA BANKA "AIK BANKA" AD BEOGRAD**

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Reg. No.: 06876366 • PIB: 100618836 • Gyro account No. held at the NBS: 908-10501-97

- if processing is performed with the aim of monitoring risk that the Bank is obliged to monitor, including risk management at the level of the Banking Group;
  - to attain the right to process the Data Subject's personal data based on freely granted consent until such consent is revoked or ceases to remain valid.
- 5) **Personal Data Recipients:** The Bank discloses personal data and documentation relating to the Data Subject, as well as data about their associated persons and other information considered banking secrets, including data on obligations under contracts concluded between the Bank and the Data Subject, as well as the manner of their settlement and adherence to contractual provisions to:
- members of the Banking Group for the purpose of regulatory consolidated reporting;
  - the Bank's external auditor;
  - the database on the indebtedness of the Data Subject as referred to in Article 18 of the Law on the Protection of Financial Service Consumers (Credit Bureau of the Association of Serbian Banks);
  - the National Bank of Serbia;
  - other government bodies and persons who must have access to personal data due to the nature of the work they perform;
  - third parties with whom the Bank has concluded contracts which regulate the handling of confidential information.

Personal data may be transferred out of the Republic of Serbia into other countries or to international organisations only in accordance with the Law and applicable legal regulations.

- 6) **Data Retention Period:** Personal data collected by the Bank with the aim of exercising the rights and obligations arising from the business relationship shall be processed for the duration of the business relationship between the Bank and the Data Subject, with the exception of cases where the Bank is obliged to retain such data after the cessation of the business relationship, and based on deadlines prescribed by the regulations, the Bank's internal acts, the Data Subject's consent or legitimate interest. Upon the cessation of the personal data retention period, the Bank shall safely delete or anonymise the data, or take measures to remove the data.
- 7) **Data Subjects' Rights Regarding Personal Data Processing:**
- the right to access personal data processed by the Bank;
  - the right to request correction, deletion, or restriction of the processing of personal data;
  - the right to withdraw consent at any time, provided that the withdrawal does not affect the lawfulness of processing based on consent before the withdrawal in accordance with the Law;
  - the right to file a complaint regarding the processing of its personal data;
  - the right to data portability, which means the right to receive data previously provided to the Bank and transmit it to another controller, as well as the right for the data to be directly transmitted to another controller by the Bank, if technically feasible and if the necessary data protection standards are ensured according to the Bank's assessment.
- 8) **Right to File a Complaint with the Relevant Authority:** The Data Subject has the right to file a complaint with the relevant authority (the Commissioner for Information of Public Importance and Personal Data Protection) regarding the processing of its personal data by the Bank, as the Data Controller.
- 9) **The Data Subject may request information** concerning whether or not providing data is a legal or contractual obligation or if it is a necessary condition for concluding a contract, and whether the Data Subject is obliged to provide their personal data and the possible consequences if such data is not provided.
- 10) **Existence of Automated Decision-making, Including Profiling:** In the course of the business relationship between the Bank and the Data Subject and to fulfil the rights and obligations arising from it, the Bank may apply profiling techniques that involve the use of personal data.
- 11) If the Bank intends to further process personal data for other purposes differing from those for which the Bank collected such data, the Bank is obliged to inform the Data Subject of its intent, as well as to provide all other relevant information prior to initiating such processing.