

Dear clients,

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 (Regulation), is directly applicable in Republic of Croatia starting with May 25<sup>th</sup> 2018. The Bank processes personal data in accordance with the Regulation, in a lawful, transparent and fair manner, in the course of which it adheres to the Personal data protection policy which sets out the purposes and objectives of collecting, processing and management of personal data and establishes a frame for personal data protection in line with the Regulation. Cited Policy is made available on Bank's web page: [www.jtbanka.hr](http://www.jtbanka.hr). In accordance with the Regulation, the Policy sets out in detail also your rights as data subjects in relation to personal data processing.

Furthermore, pursuant to Articles 13 and 14 of the Regulation, J&T banka d.d., Hallerova aleja 6E, 42000 Varaždin, OIB: 38182927268, as the controller of collected data (hereinafter: Controller) informs you on the following:

Personal data protection officer contact details: Hallerova aleja 6E, 42000 Varaždin, tel: 042 659443, e-mail: [zastita.osobnih.podataka@jtbanka.hr](mailto:zastita.osobnih.podataka@jtbanka.hr)

Processing of your personal data is permitted only and to the extent to which at least one of the following is met:

- Processing is necessary for performance of a contract to which the data subject is a party or to undertake actions at the request of the data subject prior to entering into a contract;
- Processing is necessary for compliance with legal obligations of the Bank;
- Processing is necessary to protect the key interests of the respondent or other natural person;
- Processing is necessary for the performance of a task of public interest or in the performance of the official authority of the controller;
- Processing is necessary for legitimate business interests of the Bank or third party, save for where these interests are overridden by the interests or fundamental rights and freedoms of the data subject which require for protection of personal data;
- Based on the explicit and informed consent of the respondents.

The Bank processes your personal data and is permitted to use the same only for the purposes for which they were collected. The purpose may be to establish a business relationship, to take actions in accordance with the request of the respondents prior to establishing a business relationship, to carry out due diligence measures, to implement measures to protect the Bank's facilities, to enforce legal regulations, the requirements of regulators and the like. The privacy of your personal information is protected by EU regulations and the legislation of the Republic of Croatia. At the time when data is collected the Bank shall provide you with the information on the data being collected and on the purposes and legal basis for processing.

The Bank can dispose with various types of your personal data depending on the type of business relation that is being established. Types of data are identification data, contact details, financial data, data on executed transactions, data on contracted products and services, data on communication with the Bank, data collected by means of video surveillance, as well as documented data (such as copies of identification documents) and publicly available data.

To fulfil the purpose for which they were collected, your personal data may be disclosed to the following recipients:

- Bank's business partners, as processors, with whom the Bank as the Controller has a contractual business relation in accordance with the Regulation. The above applies to, for example, providers of postal services, document processing services, debt collection agencies/companies, providers of IT and telecommunications services, advisory services, etc.

- members of the Bank's group and business partners whose products or services may be offered to you as the client based on the established business relation

- Croatian National Bank, Ministry of finance, Ministry of interior affairs, Financial agency or other competent authority with the purpose of sending reports or complying with other legal obligations where the obligation to send such data is prescribed by law, and other recipients pursuant to Articles 156 and 157 of the Credit Institutions Act

Pursuant to Credit Institutions Act the Bank is obligated to store personal data of you as the data subject at least 11 years after the expiration of a year in which the business relation ceased. Also, the Bank is obligated to store your personal data for 10 years from an occasional transaction of 10.000 eur or higher value, from occasional transaction which represents a transfer of monetary funds in value exceeding 1.000 euro, and regarding other transactions, pursuant to the provisions of Act on Prevention of Money Laundering and Financing of Terrorism. In specific cases the Bank can store your personal data either for a shorter or for a longer period of time than as previously mentioned, which depends on the purpose of processing and the type of business relation.

We hereby inform you that you have the right to request from the Controller access to your personal data and rectification or erasure of personal data or restriction of processing relating to the data collected or the right to object to processing and the right to data portability.

If you feel that any of your rights under the General Data Protection Regulation and/or Act on implementation of General Data Protection Regulation is breached you can submit a request for establishing a breach of your rights with the Croatian Personal Data Protection Agency. Request for protection of rights can be sent to the Croatian Personal Data Protection Agency via the following e-mail address: [azop@azop.hr](mailto:azop@azop.hr) , personally or by mail to the following address: Ulica Metela Ožegovića 16, 10000 Zagreb.

---

By signing this document, I confirm:

- that J&T bank d.d. as the Data Controller, on the basis of the General Data Protection Regulation, informed me about the purpose, legal basis, method of processing and protection of my personal data,

- that I am informed that the Rulebook on protection of personal data is available on the bank's website: [www.jtbanka.hr](http://www.jtbanka.hr)

Name and surname:

\_\_\_\_\_

OIB (PIN):

\_\_\_\_\_

Date:

\_\_\_\_\_

Signature:

\_\_\_\_\_

---