

GENERAL PRIVACY STATEMENT

1. Data processing, groups of data subjects

1.1. Pursuant to the provisions of the Business Regulations, the annexes thereof, the division business rules applicable to certain financial (including supplementary financial) and investment services (including supplementary services), or to other services that may be provided by OTP Bank Plc. under applicable laws (hereinafter referred to as “Services”) and the related data processing notices (with regard to data processing matters, the Business Regulations applicable to the Services and the related data processing notices are referred to together hereinafter as the “Data Processing Notice”) OTP Bank Plc., as data controller processes personal data in accordance with the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council 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 (“General Data Protection Regulation”), Act CXII of 2011 on Informational Self-Determination and Freedom of Information (the “Information Act”) and other laws and regulations of the following natural persons:

- a) the natural person using the Services of OTP Bank Plc.,
 - b) a natural person entering into contact with OTP Bank Plc. on behalf of a legal entity or organisation without legal personality (e.g. civil law association, a social organisation, condominium, other organisation not registered by a court) using the Services of OTP Bank Plc. (e.g. statutory representative, person authorized for disposal, beneficial owner),
 - c) the natural person entering into contact with OTP Bank Plc. with the aim of using the Services of OTP Bank Plc.,
 - d) a natural person defined in paragraph b) above entering into contact with OTP Bank Plc. on behalf of a legal entity or organisation without legal personality (e.g. civil law association, a social organisation, condominium, other organisation not registered by a court) with the aim of using the Services of OTP Bank Plc.,
 - e) a natural person representing or acting on behalf of the persons specified in paragraph a) (statutory representative, parent, guardian, custodian, proxy, name writer),
 - f) heir(s) of the persons referenced in paragraph a),
 - g) other natural persons involved in the provision of the Service (e.g. the surety, owner or usufructuary of property serving as coverage, family member, dependent, other persons moving together, beneficiary, pledgor, provider of a security deposit),
 - h) witnesses,
 - i) professional translator, interpreter,
 - j) other third parties as defined in the Data Processing Notice
- (the persons referenced in paragraphs a)-j) are hereinafter collectively referred to as the “**Data Subject**”).

2. Groups of the processed data

2.1. OTP Bank Plc. processes the following main groups of the personal data of the Data Subjects, as detailed in the Data Processing Notice:

- a) data necessary for personal identification and client due diligence as required by law (see in particular the Announcement in Section II.2 of the Business Regulations), including the signature of the Data Subject,
- b) data necessary for communication,
- c) data required for conclusion and performance of the contract for provision of the specific service, including in particular data necessary for the amendment or termination of the contract for provision of the service, for clients who are illiterate or do not speak Hungarian, endorsement of the contract, as well as the enforcement or assignment of the claim or, where factoring is involved, the data required for this (including data necessary for determining the degree of risk) and the data generated during the enforcement of the claim,
- d) data necessary for the fulfillment of tax obligations imposed on the Data Subject or OTP Bank Plc. in relation to the Data Subject or for the determination of the lawfulness of the use of state subsidy;
- e) data necessary for the performance of OTP Bank Plc.'s data supply obligation in respect of the Data Subject,
- f) data related to handling of complaints.
- g) data required for formation of a group of connected clients for compliance with Recommendation No. 28/2018 (XII.10.) of the National Bank of Hungary,
- h) identification data concerning the Data Subject and the transaction of the Data Subject, returned from the debt management agency and included in the certificate from the debt management agency, data on the amount, recovery and current status of the receivable.

2.2. In addition to the data supplied by Data Subjects, as specified in the Data Processing Notice, OTP Bank Plc. may gather the personal data of Data Subjects from the following sources:

- a) public filing systems accessible to anyone after certifying their right or legitimate interest that contain data regarding the Data Subject.
- b) filing systems available to the members of the OTP Group, which contain data necessary for concluding the contract for the provision of the specific service and for performance of the contract. The scope of the members of the OTP Group is set out in the Data Processing Notice;
- c) organisations specified in the legislation regulating mandatory data processing (paragraph 7 of this Annex),
- d) other sources as defined in the Data Processing Notice.

3. Purposes of the processing

3.1. OTP Bank Plc. processes the personal data of the Data Subjects, as detailed in the Data Processing Notice, for the following main purposes or one or more of the following purposes:

- a) identification of the Data Subject,
- b) communication,
- c) performance of the rights and obligations included in the contract, including settlement according to the legal relationship regulated in the contract,

- d) direct marketing,
- e) performance of OTP Bank Plc.'s tax obligations in respect of the Data Subject,
- f) performance of OTP Bank Plc.'s data supply obligations in respect of the Data Subject,
- g) enforcement of the legitimate interests and interests of OTP Bank Plc. specified in these Business Regulations and the Data Processing Notice,
- h) other client-specific data processing purposes as defined in the Data Processing Notice.

4. Legal grounds for data processing

4.1. OTP Bank Plc. processes the data of the Clients on the basis of one of the following legal grounds (or several of these legal grounds) during the sale of its product or the provision of its service (hereinafter together "Provision of Services") and the preparation of the Provision of Services:

- a) preparation of the contract for the Provision of Services, performance of the contract concluded, including the submission, enforcement and protection of legal claims arising from the contract,
- b) mandatory data processing
- c) the legitimate interest of OTP Bank Plc., including the method of data processing for the purpose of direct marketing specified in these Business Regulations,
- d) performance of a task in the public interest, in which OTP Bank Plc. participates,
- e) consent of the natural persons specified in paragraphs a) and c) of Section 1.1 of this Annex.

4.2. The legal basis for the processing of personal data of Data Subjects specified in Section 1 by OTP Bank Plc. is primarily preparation of the contract for the Provision of Services and performance of the contract [Section 4.1 a)]. For cases not mentioned previously, the Data Processing Notice indicates the applied legal grounds and the data group(s) processed based on the given legal grounds.

5. Preparing the conclusion of the contract and performance of the contract

5.1. OTP Bank Plc. processes the following data in order to and on the legal grounds of the preparation of the conclusion, or for the performance, of the contract for the provision of Services:

- a) data to certify the contracting terms set out in the division business rules for each financial or investment service,
- b) personal data provided on forms, data sheets, other documents and communication channels submitted during the preparation of the contract,
- c) personal data provided in any documents and via any communication channels submitted to OTP Bank Plc. during the performance of the contract, and in documents prepared by OTP Bank Plc. or in its possession in any way during the performance of the contract, and
- d) the information, notices and data required for sending such notices to facilitate the conclusion and performance of the contract, in particular information on an imminent payment deadline or on default on a payment, a warning regarding the possible negative consequences of non-compliance with the terms of the

contract, and information drawing attention to meeting the requirements for a discount included in a contract.

5.2. The division business rules applicable to certain financial and investment services may qualify the provision of a telephone number and electronic mail address as necessary for the conclusion and performance of the contract.

5.3. Pursuant to the General Data Protection Regulation OTP Bank Plc. has the right to search for current contact details in case of incorrect or missing contact details.

5.4. OTP Bank Plc processes the Data Subject's electronic specimen signature in accordance with the Electronic Specimen Signature Privacy Statement.

5.5. In the case of data processed on the legal grounds of preparing for the conclusion of the contract, the duration of the processing corresponds to the period in which a claim can be enforced in connection with the failure to conclude the contract. Unless otherwise provided by law or a binding legal act of the European Union, this period is five years, which is time-barred, which means that in the cases provided for in the Civil Code, the time-limit may be interrupted, in which case the statute of limitations begins anew from the interruption or from the final termination of the proceedings interrupting the statute of limitations; or if the obligee is unable to enforce the claim for an excusable reason, the running of the limitation period is suspended, in which case the claim may be enforced within a time limit of one year after the if the limitation period has already expired or only a period of less than one year remains of it.

5.6. In the case of contracts that have already been concluded, where the legal basis is the preparation or the performance of the contract, pursuant to the provisions of Section 57 (1) of the Act on the Prevention of Money Laundering and Terrorist Financing the period of data processing is a maximum of eight years.

5.7. As OTP Bank Plc. is unable to prepare, conclude or perform the contract if the personal data required for concluding the contract are not provided, the Data Subject must provide OTP Bank Plc. with the personal data necessary to achieve these purposes. Failure to supply data entitles OTP Bank Plc. to refuse conclusion or performance of the contract.

6. Recording of Telephone Conversations and Electronic Communications

6.1. OTP Bank Plc. records the telephone conversation with the Data Subject and the phone number displayed in the following cases:

- a) telephone calls incoming to or placed from the OTP Bank Plc. telephone customer service line;
- b) telephone calls initiated during OTP Bank Plc.'s telephone sales activity;
- c) telephone calls initiated during OTP Bank Plc.'s default management activity;
- d) telephone calls for reconciling data on bank card and bank account transactions;
- e) telephone calls for reporting personal data breaches;
- f) other cases specified in the Data Processing Notice

6.2. The main rule with regard to the legal basis for processing in the cases defined in paragraphs a), b) and c) is to be able to demonstrate the statements made during the performance of the rights and obligations included in the contract and for the purpose of enforcement of the legal claims arising from the contract, point b) of Article 6 (1) of the General Data Protection Regulation.

6.3. Where the calling party is a person outside the scope of the Data Subject defined in Section 1, the legal basis for data processing in the cases specified in paragraphs a), b) and c) is, among others the legitimate interest pursued by OTP Bank Plc. based on point f) of Article 6 (1) of the General Data Protection Regulation to be able to respond fully to requests from persons entering into contact with it and to be able to demonstrate, where necessary, the content and adequacy of the communication with such persons concerned.

6.4. OTP Bank Plc. records the telephone conversation with the Data Subject and the phone number displayed and in the case of electronic communications, the identifier of the sender of the electronic communication (e.g. e-mail address, fax number) in the following cases – for the purpose of compliance with a legal obligation based on point c) of Article 6 (1) of the General Data Protection Regulation:

- a) telephone complaints related to the activity of OTP Bank Plc. as a financial institution and as an investment service provider;
- b) telephone conversations and electronic notices concerning transactions concluded by OTP Bank Plc. as investment service provider trading on its own account, as well as regarding customer order services related to the recording, forwarding and execution of orders.

6.4.1. The legal basis for processing in the case specified in paragraph a) is Section 288 of the Act on Credit Institutions and Financial Enterprises and Section 121 of the Act on Investment Firms and Commodity Dealers and on the Regulations Governing their Activities.

6.4.2. The legal basis for processing in the case specified in paragraph b) is Section 55 of the Act on Investment Firms and Commodity Dealers and on the Regulations Governing their Activities, performance of the registration obligation related to the contracts included therein and for the purpose of the control specified in Article 76 of Commission Delegated Regulation (EU) 2017/565.

6.5. The legal basis for processing in the cases specified in Sections 6 (1) d) and e) is the legitimate interest of OTP Bank Plc. based on point f) of Article 6 (1) of the General Data Protection Regulation.

6.6. For contracts that were not concluded or for audio recordings taken due to legitimate interest or compliance with a legal obligation OTP Bank Plc. retains the voice recordings for five years, while for contracts that have been concluded, pursuant to the provisions of Section 57 (1) of the Act on the Prevention of Money Laundering and Terrorist Financing for a maximum of eight years.

6.7. In order to maintain balance between the position of the Data Subject and OTP Bank Plc., the Data Subject conducting the telephone conversation may also record the

conversation. This action of the Client may only serve the same purpose for which OTP Bank Plc. records the conversation. The Data Subject must inform OTP Bank Plc. of recording the conversation when commencing the conversation. The Data Subject may not publish the voice recording made by either OTP Bank Plc. or by the Data Subject, and may only use it during a potential legal dispute with OTP Bank Plc. In case of dispute, OTP Bank Plc. shall consider the voice recording made by OTP Bank Plc. in all cases.

7.Mandatory data processing

7.1. Based on the legal grounds of mandatory data processing OTP Bank Plc processes personal data as required by statute or the binding legal act of the European Union. The scope of data to be processed, the purpose(s) of data processing, the time of retention of the data, the possible recipients of data transfer and the other conditions of data processing are detailed in the legislation requiring data processing.

7.2. Pursuant to the provisions of Section 57 (1) of the law on preventing money laundering and terrorist financing the personal data processed in connection with the business relationship (see in particular the Announcement referenced in Section II.2 of the Business Regulations) must be retained by OTP Bank Plc. for eight years.

7.3. Pursuant to the provisions of the Act on Accounting, for closing the business books at the end of the business year, for preparing the report and substantiating the items of the balance sheet OTP Bank Plc. is required to compile an inventory in accordance with the regulations of the Act which covers an inventory of the receivables from Clients [Business Regulations Chapter I. Sectioni 2, including the natural persons defined in Section 1.1 a) of this Annex].

7.4. Pursuant to the provisions of the Accounting Act, any accounting documents directly or indirectly supporting the accounting of OTP Bank Plc. (including general ledger accounts, analytical and detailed records), thus also the personal data contained by these shall be retained by OTP Bank Plc. for at least eight years in readable form, in retrievable manner based on the references in the accounting records.

7.5. In the case of credit products, based on the act on the Central Credit Information System (hereinafter "KHR"), after concluding the contract subject to the data provision, OTP Bank Plc. as reference data provider and subject to the occurrence of the conditions specified in the KHR, shall submit in writing to the KHR the reference data of the natural person as specified in the law.

7.6. Various laws furthermore require a data supply obligation to various government organisations, including transfer of data related to taxation.

7.7. OTP Bank Plc. processes the personal data required for the transmission of Community and state subsidies specified in legislation on the basis of a legal obligation. This includes, as detailed in the Data Processing Notice, the data processing required under the legislation on housing subsidies.

7.8. The Data Processing Notice may specify additional mandatory data processing and the related data retention period.

7.9. OTP Bank is under legal obligation to record and store data included in the scope of mandatory data processing and to supply data on them or to otherwise process personal data pursuant to specific other legislation, therefore failure to provide data may result in the refusal to enter into or to perform a contract.

8. Legitimate interest as the legal basis for data processing

8.1. In addition to these Business Regulations, the Data Processing Notice defines the cases and types of data in respect of which the legal basis for data processing is the legitimate interest of OTP Bank Plc. In the case of data processing based on the legitimate interest of OTP Bank Plc., the Data Subject may object to the processing.

8.2. On the basis of the General Data Protection Regulation, OTP Bank Plc. has the right to use the personal data of the natural persons specified in sub-paragraphs a) and c) of Section 1.1 of this Annex, subject to the application of necessary and adequate data security measures (such as pseudonymisation, encryption), for analyses regarding product, service or process development or for the development and application of algorithms to analyse consumer behaviour.

8.3. Pursuant to the General Data Protection Regulation OTP Bank Plc. has the right to use the personal data of Data Subjects, subject to the application of necessary and adequate data security measures (such as pseudonymisation, encryption), in the preparation of reports and analyses regarding the business activities of OTP Bank Plc.

8.4. On the basis of the General Data Protection Regulation, OTP Bank Plc. has the right to use the personal data of those natural persons specified in sub-paragraphs a) and c) of Section 1.1 of this Annex for the purpose of direct marketing, for sending paper-based items and, to that end, to carry out profiling of such natural persons based on the available data from those natural persons who have not made a declaration prohibiting direct marketing. Data subjects may object to the use of their personal data for the purpose of direct marketing at any time, and where such objection is made, OTP Bank Plc. shall terminate the use of personal data for the purpose of direct marketing. OTP Bank Plc. expressly draws the attention of data subjects to the right to object during all contacts made.

8.5. On the basis of the General Data Protection Regulation, OTP Bank Plc. has the right to communicate via electronic mail or other equivalent individual means of communication to the natural persons specified in sub-paragraphs a) and c) of Section 1.1 of this Annex direct marketing messages regarding its own similar products.

8.6. The above Sections 8.4 and 8.5 include the processing of personal data for the purpose of measuring the effectiveness and efficiency of direct marketing activities, and for the use of the results obtained in the design of subsequent campaigns.

8.7. Pursuant to the General Data Protection Regulation OTP Bank Plc. has the right to use the personal data of Data Subjects for searches for participation in research for the purpose of product development and business development. Participation in the research

is based on Section 10.

8.8. Pursuant to the General Data Protection Regulation OTP Bank Plc. has the right to use the personal data of Data Subjects in the business lending processes of the banking group members for formation of a group of connected clients.

The purpose of data processing is to involve those natural persons in the group of connected corporate clients who qualify as connected clients in order for OTP Bank Plc. to treat the risk associated with them as one risk in its lending (assessment, monitoring) processes so as to comply with the applicable statutory obligations (Regulation (EU) No 575/2013, Recommendation No. 28/2018 (XII.10.) of the National Bank of Hungary).

The source of the data processed for the formation of a group of connected clients is the data of retail or corporate credit transactions of natural persons available in the IT system of the Data Subject or OTP Bank Plc., as well as the additional data provided with them.

Pursuant to the General Data Protection Regulation, OTP Bank Plc. has the right to use the personal data concerning the Data Subject and his or her transaction for the risk assessment of the Data Subject, monitoring of receivables, the preparation of risk analyses, the formation of group-level provisions, calculation of credit losses and compliance with other parent company obligations for the purpose of using current or future services (e.g. for performing a credit assessment, checking compliance with account opening conditions, etc.). Personal data processed pursuant to the above will be retained by the Controller for eight years, in the case of non-concluded contracts for 5 years, from the termination of the legal relationship.

8.9. OTP Bank Plc. may make photo and video recordings on its premises open for Clients and at its automatic teller machines for bank security purposes when using banking services. Signs (stickers, pictograms etc.) signaling this for Data Subjects are located at the branch entrances and at the automatic teller machines. OTP Bank Plc. processes the recordings on the basis of its legitimate interest in the protection of personal data, trade, banking and securities secrets, and the protection of personal and property interests. For data processing thus carried out, the period for retaining photo and video recordings is 60 calendar days from the making of the recordings at OTP Bank Plc. premises open for clients, and 60 calendar days for recordings made at automatic teller machines. The retention period for photographs and video recordings used to investigate and respond to a complaint, file a criminal complaint and respond to a request for access corresponds to the retention period for handling complaints, the criminal statute of limitations and requests by data subjects.

8.10. Pursuant to the General Data Protection Regulation, OTP Bank Plc. has the right to process and retain for five years the personal data contained in messages sent to its communication channels (in particular to its postal address, e-mail address or other online interface) and provided by the sending party during the exchange of messages in cases where the sender is outside the scope of the Data Subjects defined in Section 1, *inter alia*, for the purpose of fully responding to requests from persons contacting OTP Bank Plc and for confirmation of the contents and conformity of the communication with such persons, as applicable.

9. Public interest as the legal basis for data processing

9.1. If, under law or the binding legal act of the European Union OTP Bank Plc. participates in the performance of a task carried out in the public interest, OTP Bank Plc. processes the personal data specified in the law defining the task carried out in the public interest or the binding legal act of the European Union defining the task carried out in the public interest under the conditions and for the period specified therein.

9.2. OTP Bank Plc. participates in the following tasks carried out in the public interest:

- a) making payments to the debit of the National Deposit Insurance Fund (OBA) as an agent bank,
 - b) making payments to the debit of the Investor Protection Fund,
- as provided in the legislation governing the mentioned activities.

10. Data processing based on consent

10.1. In addition to the provisions of this Annex to the Business Regulations, the Data Processing Notice defines the purposes and types of data in respect of which the legal basis for data processing is the consent of the Data Subject (freely given, specific, informed and unambiguous indication of the data subject's wishes). The consent may be given in a separate statement or in the contract for the provision of services with a clear indication of the personal data concerned and separated from other statements.

10.2. Based on the explicit consent of the Data Subject, OTP Bank Plc. may process the personal data of the Data Subject also for automated decision-making and profiling in the cases specified in the Data Processing Notice.

10.3. Special data on the disability of a disabled person pursuant to the Act on the Rights of and Assuring Equal Opportunity for Persons with Disabilities (disabled, blind/visually impaired, deaf/hearing impaired, illiterate) is processed exclusively based on the written consent of the Data Subject, exclusively for the purpose of the mode of providing information and contacting the Data Subject and in order to determine the special treatment required, in order to ensure personalized administration.

10.4. OTP Bank Plc. processes the personal data of the persons specified in points a) and c) of Section 1.1 of this Annex based on explicit consent for the following purposes:

- a) the communication of advertising by electronic mail or other equivalent means of individual communication, subject to the provisions of the Act on the Essential Conditions of and Certain Limitations to Business Advertising Activity,
- b) sending personalized direct marketing offers based on analysis,

10.5. Consent can be given voluntarily, and the Data Subject has the right to withdraw his or her consent at any time without restrictions by a notification sent to the OTP Bank Plc. The Data Subject may send such notification to any of the addresses listed in the Data Processing Notice.

10.6. The withdrawal of consent has no consequences for the Data Subject. The withdrawal of consent, however, does not affect the legitimacy of the data processing carried out before the withdrawal.

11. Automated decision-making in an individual case

11.1. OTP Bank Plc. may also process personal data in decision-making based on automated data processing, as a result of which the decision made has a material legal effect or a similarly significant effect on the natural persons as defined in points a) and c) of Section 1.1 of this Annex.

11.2. The Data Processing Notices determine in respect of decision-making based on automated data processing, including profiling,

- a) in which cases,
- b) on what legal basis (based on the explicit consent of the data subject or for the purpose of the conclusion or performance of the contract with OTP Bank Plc. or based on a statutory provision governing OTP Bank Plc.), and
- c) the scope of the personal data, in respect of which it is carried out, furthermore
- d) the logic along which the decision-making based on automated data processing takes place, and
- e) the consequences of the decision made on the basis of automated data processing with regard to the persons concerned in the use of the Service.

11.3. In connection with decision-making based on automated data processing OTP Bank Plc. assures the right of the natural person defined in the first paragraph of this section to:

- a) request the intervention of a person with the appropriate competence and authority on behalf of OTP Bank Plc. (human intervention), in order to control and possibly override the decision-making, and
- b) express his or her views on the decision-making based on automated data processing and to
- c) submit an objection to the decision to OTP Bank Plc.

11.4. OTP Bank Plc. also ensures that the person carrying out the review evaluates all available information and facts, including any additional data provided by the natural person specified in points a) and c) of Section 1.1 of this Annex.

12. Data transfer between the members of OTP Group

12.1. In addition to the cases specified in the legislation and the binding legal act of the European Union (e.g. in addition to the data transfers made to the tax administration, the tax authorities of another state, the Hungarian State Treasury, the supervisory authorities) OTP Bank Plc. transfers data to certain members of the OTP Group for the following purposes:

- a) to establish the accuracy of the contact details of the Data Subject,
- b) preparation of the contract to be concluded with a natural person as defined in point (c) of section 1.1 of this Annex for the purpose of assessing creditworthiness, risk analysis and assessment,
- c) for the performance of the contract with the natural person defined in point a) of Section 1.1 of this Annex, for the purpose of monitoring the collaterals of the

- contract and the adequacy thereof and any material adverse change in the Client's circumstances,
- d) compliance with Recommendation No 28/2018 (XII.10.) of the National Bank of Hungary for the purpose of formation of a group of connected clients,
 - e) a natural person defined in point b) of Section 1.1 of this Annex, entering into contact with OTP Bank Plc. on behalf of a legal entity or organisation without legal personality using the Services of OTP Bank Plc., for the purpose of assessing creditworthiness, risk analysis and assessment during the preparation of the contract, for the purpose of monitoring the collaterals of the contract and the adequacy thereof and any material adverse change in the Client's circumstances.

12.2. The Data Processing Notices determine to which members of the OTP Group OTP Bank Plc. transmits which data.

12.3. The legal basis of data transfer according to this section is the legitimate interest of OTP Bank Plc. and certain members of the OTP Group to be able to contact our clients and other data subjects during the conclusion and performance of the contract entered into by them and to be able to reduce the risks arising from the contract.

13. Data transfers to third country

13.1. OTP Bank Plc. transfers personal data to a third country or to an international organisation in cases specified by law or a binding legal act of the European Union. All countries other than the Member States of the European Union and Iceland, Lichtenstein and Norway are considered third countries.

13.2. The transfer of data on the account owner's identity, account and account balance to the Government of the United States of America is based on an international convention set forth in an act of law, i.e. on the basis of the Act on the Promulgation of the Agreement between the Government of Hungary and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA, as well as on the amendment of certain related acts.

13.3. OTP Bank Plc. is also obligated to transfer data on the account owner's identity, account and account balance pursuant to the Act on the Rules of International Administrative Cooperation Related to Taxes and Other Payroll and the Act on the Promulgation of the Multilateral Agreement between the Competent Authorities on the Automatic Exchange of Financial Account Information.

13.4. Data transfers to a third country or to an international organisation are also possible if

- a) the Commission of the European Union classifies the third country, a territory or one or more specified sectors within a third country, or an international organisation in question as a country (e.g. Switzerland, Israel) or an international organisation providing adequate protection;
- b) the data transfer is based on model data protection agreements adopted or approved by the Commission of the European Union;

- c) the data transfer takes place on the basis of the contractual provisions between OTP Bank Plc. and the recipient of the data transfer, approved by the Hungarian National Authority for Data Protection and Freedom of Information;
- d) the data transfer takes place in accordance with the provisions of a code of conduct approved by the Commission of the European Union to which the recipient of the data transfer has adhered;
- e) the data transfer is based on certification approved in accordance with the General Data Protection Regulation and held by the recipient of the data transfer;
- f) the data transfer takes place on the basis of the mandatory corporate policies of OTP Bank Plc. approved by the Hungarian National Authority for Data Protection and Freedom of Information;

13.5. If the conditions specified in the previous paragraph are not met, OTP Bank Plc. will only transfer personal data to a third country or international organisation if

- a) the data subject has given his or her explicit consent to the proposed transfer after being informed of the possible risks arising from the data transfer;
- b) the data transfer is necessary for the performance of a contract between the data subject and the controller or the implementation of pre-contractual measures taken at the data subject's request;
- c) the data transfer is necessary for the conclusion or performance of a contract concluded in the interest of the data subject between the controller and another natural or legal person;
- d) the data transfer is necessary for important reasons of public interest;
- e) the data transfer is necessary for the establishment, exercise or defence of legal claims;
- f) the data transfer is necessary in order to protect the vital interests of the data subject or of other persons, where the data subject is physically or legally incapable of giving consent;
- g) the data transfer is made from a register which according to Union or Hungarian law is intended to provide information to the public and which is open to consultation either by the public in general or by any person who can demonstrate a legitimate interest, but only to the extent that the conditions laid down by law or a binding legal act of the European Union for consultation are fulfilled in the particular case.

13.6. The Data Processing Notices determine whether OTP Bank Plc. transfers data to a third country or international organisation.

14. Using data processors

14.1. Subject to notification of the Data Subjects, OTP Bank Plc. has the right to engage a data processor to carry out certain data processing operations. In the scope of its credit institution activity OTP Bank Plc. has entrusted the persons and organisations designated in Annex 2 of the Business Regulations to perform the data processing activities and operations specified therein. The Data Processing Notices may specify additional data processors with regard to the data processing regulated by them, simultaneously setting forth the data processing activities and operations performed by the data processors. Data Subjects are informed by publication of Annex 2 of the Business Regulations and the Data Processing Notice on the website of OTP Bank Plc.

14.2. OTP Bank Plc. as the controller is responsible for the lawfulness of the instructions on data processing operations. Data processors are responsible for complying with the lawful instructions of OTP Bank Plc. and the obligations specifically imposed on data processors under the General Data Protection Regulation.

15. Use of SWIFT service

15.1. For the execution and payment (settlement) of domestic forint, inter-bank foreign currency and cross-border payment transactions, as well as other international financial operations and for the purpose of carrying out connected exchange of information related to any of these, in accordance with international standards and banking practice, OTP Bank Plc. uses the services of SWIFT SCRL (Society for Worldwide Interbank Financial Telecommunication, Avenue Adèle 1, B-1310 La Hulpe, Belgium), a company based in Belgium.

15.2. OTP Bank Plc. transmits and receives through the SWIFT network, using the SWIFT services the data of financial transactions (including, but not limited to, the amount transferred, currency, value date, name, address, account number of the initiating party and the name, address, other identifier of the payment service provider, name, address, account number of the payee and name, address, other identifier of its payment service provider) in order to perform the contract concluded with the Client, and in respect of the other party (payer or payee) involved in the payment transaction that does not qualify as OTP Bank Plc's Client, for the purpose of enforcing the legitimate interest of OTP Bank Plc., the Client and the other party, in relation to the parties involved in the execution and/or payment (settlement). Such market actors can be in particular but are not limited to:

- in HUF VIBER as the Hungarian market infrastructure,
- in euro the EBA Clearing STEP2 SCT and EURO1/STEP1 and TARGET2 as pan-European market infrastructures,
- in any currency, those correspondent banks that maintain a correspondent account connection with OTP Bank Plc. and/or the payment service provider of another party that is not classified as a customer of OTP Bank Plc., and furthermore
- any additional intermediary payment service providers whose participation as a correspondent bank is necessary for the execution and/or payment (settlement) of a payment transaction initiated in the given currency.

15.3. SWIFT operates several operations centres, two of which are located in the EU and one in the USA. Data related to the exchange of information carried out within the EU is stored only in operations centres located in the EU, however data relating to other relationships may also be stored in a data centre located in the USA. Transaction data stored in the USA are subject to USA jurisdiction, thus US competent authorities may require access to data stored in the operations centre for counterterrorism purposes. The law of the USA does not ensure a level of protection equivalent with European Union law for personal data, the adequate level of protection of personal data stored by SWIFT in the USA is governed by the high level declarations and conventions entered into between the competent institutions of the USA and the EU.

15.4. Further information on related data protection principles and practices is available on the SWIFT website:

- <https://www.swift.com/about-us/swift-and-data#SWIFTpoliciesprinciplesandpractices>
<https://www.swift.com/about-us/legal/compliance/tftp>

16. Duration of data retention

16.1. OTP Bank Plc. stores the data of the Data Subjects for a period of time specified by law or a binding legal act of the European Union, in particular in the laws and for the period specified in Sections 5-9 of this Privacy Statement.

16.2. In the case of data processing based on consent, OTP Bank Plc. processes the data for the time required to realise the purpose of the processing. In case of withdrawal of consent, OTP Bank Plc. will erase the data, unless further processing of the data is possible on other legal grounds.

16.3. OTP Bank Plc. processes (stores) the personal data contained in the postal book certifying the sending of mail items (see Section III.13 of the Business Regulations) until the period specified for the retention of the data in respect of all the data contained therein has expired. Data stored on Data Subjects in other paper-based documents will be retained by OTP Bank Plc. after the expiry of the data retention period until the completion of the disposal procedure in accordance with its document management bylaws. With regard to personal data with an expired data retention period stored in the post book and other paper-based documents, the legal basis for further data processing is OTP Bank Plc.'s legitimate interest in preserving the integrity and probative value of paper-based documents, as well as the circumstance that deletion of data included in paper-based documents one-by-one would involve a disproportionate cost and effort compared to the data subject's rights to the protection of personal data. OTP Bank Plc. ensures the storage of this data and the restriction of access with appropriate data security measures.

17. Rights of the Data Subject

17.1. The rights of the Data Subject related to processing, including the possibilities for legal remedy are governed by the provisions of the General Data Protection Regulation and the Information Act.

17.2. The Data Subject has the right to obtain from OTP Bank Plc.:

- a) information on the processing of his or her personal data (bank secrets, which are also considered personal data), including requesting a copy of the recorded data (right of access);
- b) the rectification of inaccurately registered personal data or may contest the accuracy of the registered personal data (right to rectification);
- c) erasure of his or her registered personal data (right to erasure);
- d) a restriction of processing of his or her personal data (the right to restriction of processing);
- e) that the Data Subject receive the data concerning him or her, which he or she has provided to the Bank, in a structured, commonly used and machine-readable format (right to data portability);
- f) may object to the processing of his or her personal data if the legal basis for the processing is the legitimate interest of the controller or a third party (e.g. data

processing for direct marketing purposes) or the performance of a task in the public interest or a public task, including profiling in both cases (exercise of the right to object);

- g) where automated decision-making is applied, it may request human intervention from the controller and state its position;
- h) it may object to a decision taken using automated decision-making;
- i) may lodge a complaint concerning the processing of personal data or the exercise of rights under the General Data Protection Regulation.

17.3. Prior to compliance with the request OTP Bank Plc. may request from the Data Subject to specify the content of the request and to specify the requested information and data processing activities.

17.4. Within the shortest possible time from the filing of the above requests (objections), but within no more than a month, OTP Bank Plc. provides information to the Data Subject on the measures taken as a result of the request and the objection. Where necessary, taking into account the complexity of the request and the number of requests, the above deadline may be extended by an additional two months.

17.5. Where OTP Bank Plc. has reasonable doubts as to the identity of the submitter of the request pursuant to this section, OTP Bank Plc. may request the provision of additional information necessary to confirm the identity of the Data Subject.

17.6. In the event that OTP Bank Plc. is verifiably unable to identify the Data Subject, OTP Bank Plc. may refuse to comply with the Data Subject's request.

17.7. Where the Data Subject's request is clearly unfounded or excessive pursuant to the General Data Protection Regulation, OTP Bank Plc. may charge a fee taking into account the following cost elements:

- a) in the case of a paper copy, the direct cost of the medium;
- b) in the case of a copy provided on an optical medium, the direct cost of the medium;
- c) in the case of a copy provided on another electronically usable medium, the direct cost of the medium;
- d) in the case of delivery to the data subject by post, the fee charged by the postal service for the registered delivery item sent with return receipt;
- e) the cost of labor related to the performance of the data request (the actual labor cost related to searching for, aggregating and organising the data, making a copy of the data carrier containing the requested data and making any data that should not be disclosed on the copy unrecognisable), which shall be defined as the product of the time required for fulfilling the request for data and the amount of regular personal hourly wage of the persons performing the data request.

18. Right of access

18.1 Unless otherwise provided by law or a binding legal act of the European Union, the Data Subject has the right to know of all personal data concerning him or her that is processed by OTP Bank Plc.

18.2 At the request of the Data Subject, OTP Bank Plc. also provides information on whether it processes personal data of the Data Subject and, if so, OTP Bank Plc. provides the Data Subject with a copy of the processed personal data and the following information:

- a) purpose of the processing;
- b) categories of personal data processed;
- c) the recipients or categories of recipients to whom OTP Bank Plc. has disclosed or will disclose the personal data of the Data Subject;
- d) the envisaged period for which the personal data will be stored, or, if that information is not available, the criteria used to determine that period;
- e) information on the right of the Data Subject to request from OTP Bank Plc. rectification or erasure of personal data or restriction of processing of personal data concerning the Data Subject or to object to such processing;
- f) the right to lodge a complaint with the Hungarian National Authority for Data Protection and Freedom of Information pursuant to Section 24 of this Annex to the Business Regulations;
- g) where the personal data are not from the Data Subject, any available information as to their source;
- h) where OTP Bank Plc. also processes the Data Subject's personal data for the purpose of automated decision-making, the logic applied by OTP Bank Plc. and information on the significance of such data processing and the expected consequences thereof for the Data Subject;
- i) information on the safeguards that ensure the adequate protection of the Data Subject's personal data in the event of a transfer to a third country or to an international organisation.

18.3 In the cases defined in Section 6 of this Annex, OTP Bank Plc. shall make the voice recording, if the Data Subject is undoubtedly identified for OTP Bank Plc., available to the Data Subject upon request, within the shortest possible time after request submission but within 30 days at the latest, if any of the following conditions apply:

- indication of the duration of the call in case of calls identified and initiated under the OTPdirekt agreement,
- in case of calls not initiated under the OTPdirekt agreement,
 - indication of the name of the call centre agent, the precise duration of the call or
 - the initiating phone number or the precise duration of the call or
 - the call identifier of the telephone conversation concerned.

18.4 Where the Data Subject requests the above information in several copies, OTP Bank Plc. has the right to charge a fee proportionate and reasonable to the administrative costs of preparing the additional copies, taking into account the cost elements specified in Section 16 of this Privacy Statement.

18.5 If the Data Subject's right (of access) to information under this Section adversely affects the rights and freedoms of others, in particular the trade secrets or intellectual property of others, OTP Bank Plc. may refuse to comply with the Data Subject's request.

19. Right to rectification

19.1. At the request of the Data Subject, OTP Bank Plc. corrects or supplements

inaccurate or incomplete data concerning the Data Subject. After performance of the Data Subject's request for the exercise of the right to rectification OTP Bank Plc. will immediately inform the persons to whom it has disclosed the Data Subject's personal data, provided that this is not impossible or does not require a disproportionate effort from OTP Bank Plc.

20. Right to erasure

20.1. The Data Subject has the right to request erasure of the personal data concerning him/her in the following cases:

- a) the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed by OTP Bank Plc.;
- b) the data subject withdraws consent on which the processing is based, provided that there is no other legal ground for the processing by OTP Bank Plc.;
- c) the Data Subject objects to the processing and, with the exception of data processing for direct marketing purposes based on legitimate interest there are no overriding legitimate grounds for the processing;
- d) OTP Bank Plc. has processed the personal data of the Data Subject unlawfully;
- e) OTP Bank Plc. must erase the personal data for compliance with a legal obligation to which OTP Bank Plc. is subject under Union or Hungarian law; or
- f) the personal data have been collected in relation to the offer of information society services to children.

20.2. Where OTP Bank Plc. has previously disclosed the personal data of the data subject and is obligated to erase the personal data, OTP Bank Plc. shall take reasonable steps, including the application of technical measures, to inform controllers of the mandatory erasure of the personal data, which steps are necessary for informing controllers that have learned the Data Subject's personal data as a result of the disclosure thereof. In its notice, OTP Bank Plc. must notify the additional controllers that the Data Subject has requested the erasure of any links to, or copy or replication of, the personal data concerning the Data Subject.

20.3. After performance of the Data Subject's request for the exercise of the right to erasure OTP Bank Plc. will immediately inform the persons to whom it has disclosed the Data Subject's personal data, provided that this is not impossible or does not require a disproportionate effort from OTP Bank Plc.

20.4. OTP Bank Plc. is not required to erase the personal data in the event that data processing is necessary for:

- a) compliance with an obligation for the processing of personal data imposed on OTP Bank Plc. under law or the binding legal act of the European Union;
- b) performance of a task carried out in the public interest;
- c) archiving a document of lasting value, for scientific and historical research purposes or for statistical purposes, provided that the exercise of the data subject's right to be forgotten would make data processing likely to become impossible or seriously jeopardised;
- d) the establishment, exercise or defence of legal claims.

21. Right to restriction of processing

21.1. The Data Subject has the right to obtain from OTP Bank Plc. restriction of processing where one of the following applies:

- a) the accuracy of the personal data is contested by the Data Subject, for a period enabling OTP Bank Plc. 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) OTP Bank Plc. no longer needs the personal data for the purposes of the processing, but they are required by the Data Subject for the establishment, exercise or defence of legal claims; or
- d) the Data Subject objects to processing; pending the verification whether the legitimate grounds of OTP Bank Plc. override those of the data subject.

21.2. Where processing has been restricted as per the above, such personal data shall, with the exception of storage, only be processed with the Data Subject's consent or for the establishment, exercise or defence of legal claims or for the protection of the rights of another natural or legal person or for reasons of important public interest of the European Union or of a Member State.

21.3. OTP Bank Plc. informs the Data Subject before the restriction of processing is lifted.

21.4. After performance of the Data Subject's request for the exercise of the right to restriction OTP Bank Plc. will immediately inform the persons to whom it has disclosed the Data Subject's personal data, provided that this is not impossible or does not require a disproportionate effort from OTP Bank Plc.

22. Right to object

22.1. If the data processing is necessary for the enforcement of the legitimate interests of OTP Bank Plc. or any third party pursuant to this Annex of the Business Regulations and the provisions of the Data Processing Notice, the Data Subject has the right to object to the processing of personal data concerning him/her for such purposes. In the case where OTP Bank Plc. is unable to demonstrate compelling legitimate grounds for the processing which override the interests, rights and freedoms of the Data Subject referenced in such objection subject or which are related to the establishment, exercise or defence of legal claims, OTP Bank Plc. shall no longer process personal data for such purposes and is obligated to erase them. Where the Data Subject objects to the processing of personal data for direct marketing purposes, his or her personal data may no longer be processed for this purpose.

23. Right to data portability

23.1. The Data Subject may request that OTP Bank Plc. provide the personal data concerning him or her that he or she has supplied to OTP Bank Plc. in a structured, commonly used and machine-readable format. The Data Subject may exercise his/her right to data portability in connection with the data that OTP Bank Plc.:

- a) processes based on the Data Subject's consent, or
- b) which data processing is necessary for the performance of a contract concluded between the Data Subject and OTP Bank Plc., or the processing is necessary to take steps at the Data Subject's request prior to concluding the contract.

23.2. The right of data portability can be exercised if the Data Subject appears in person at a branch of OTP Bank Plc. and verifies his/her identity in a credible manner.

23.3. If otherwise technically feasible, OTP Bank Plc. will, at the request of the Data Subject, transfer the above personal data directly to another controller indicated in the Data Subject's request. The above right to data portability does not create an obligation for OTP Bank Plc. to introduce or maintain a data processing system that is technically compatible with the system of another controller. Where the Data Subject's right to data portability adversely affects the rights and freedoms of others, in particular the trade secrets or intellectual property of others, OTP Bank Plc. may refuse to comply with the Data Subject's request.

24. Legal remedy

24.1. The Data Subject may turn to the data protection officer of OTP Bank Plc. with his or her questions, objections and complaints related to the data processing performed by OTP Bank Plc. (see Section 25 of this Privacy Statement).

24.2. If the Data Subject considers that his or her rights under the data protection legislation in force at any time have been violated, he or she has the right to lodge a complaint with the Hungarian National Authority for Data Protection and Freedom of Information.

24.3. Contact details of the Hungarian National Authority for Data Protection and Freedom of Information:

Website: <http://naih.hu/>;

Address: 1055 Budapest, Falk Miksa utca 9-11

Postal address: 1363 Budapest, Pf.: 9;

Telephone number: +36-1-391-1400;

Fax: +36-1-391-1410;

Email: ugyfelszolgalat@naih.hu

24.4. The Data Subject may also enforce his or her rights in court. The lawsuit falls under the jurisdiction of the regional court; the competent court is the Budapest–Capital Regional Court. The lawsuit may also be initiated before the regional court where the residence or habitual residence of the data subject is located (for contact details of the regional courts see <http://birosag.hu/torvenyszekek>).

24.5. The Data Subject also has the right to mandate a not-for-profit organisation or association which has been properly constituted in accordance with Hungarian law, has statutory objectives which are in the public interest, and is active in the field of the protection of data subjects' rights and freedoms with regard to the protection of their personal data to lodge the complaint on his or her behalf, to conduct the proceeding before

the court and, where permitted by law, to exercise the right to receive compensation in his or her name.

25. Details of the controller and data protection officer

25.1. With regard to the data processing specified in the Business Regulations and in the Data Processing Notice details of the controller and the identity and contact details of the data protection officer of the controller:

Name of the controller: OTP Bank Plc.
Registered office: 1051. Budapest, Nádor utca 16
Postal address: OTP Bank Plc., 1876 Budapest
E-mail address: informacio@otpbank.hu
Phone number: (+36 1/20/30/70) 3 666 666
Website: www.otpbank.hu

Data protection officer of the controller:
Name: Zoárd Gázmár
Postal address: 1131. Budapest, Babér u. 9
Email address: adatvedelem@otpbank.hu

25.2. Where the data processing qualifies as joint data processing with another controller, the Data Processing Notice contains the data of the additional controller(s) and the data protection officer(s) of such additional data controller(s).