

PRIVACY NOTICE

This Privacy Notice is a supplement to Annex 5 on data processing of the General Business Regulations of OTP Bank Nyrt. (hereinafter "General Data Protection Policy"), regarding the specification of the terms of data processing performed during card acquiring services. This Privacy Notice shall be applicable together with the General Data Protection Policy.

1 Data and contact details of the data controller

1.1 Name of data controller: OTP Bank Nyrt. (hereinafter: the "**Controller**")

Registered office: 1051 Budapest, Nádor u. 16., Hungary

Postal address: OTP Bank Nyrt., 1876 Budapest

E-mail: informacio@otpbank.hu

Telephone number: (+36 1/20/30/70) 3 666 666

Fax: +36 1 473 5955

Website: www.otpbank.hu

Details of the Controller's data protection officer

Name: Dr. Csaba Asztalán

Postal address: 1131 Budapest, Babér u. 9.

E-mail: adatvedelem@otpbank.hu

2 Processing of customers' data

2.1 Customers

During the provision of card acquiring services or when preparing to provide such services, the Controller processes the personal data of the following natural persons (hereinafter "Data Subject"):

- (a) sole trader, single-owner company, primary producer, private individual subject to VAT, attorney-at-law in private practice, notary public, doctor in independent medical practice, company representative(s), person(s) making statements on behalf of a company, company beneficial owner(s), authorised signatories of a company, proxies of a company and their witnesses, company contact person(s)*
- (b) cardholder, customer, recipient of deliveries (in the case of card use for online, telephone and mail orders (MOTO))*

2.2 The set of data being processed

During the provision of card acquiring services or when preparing to provide such services, in addition to the data groups specified in Clause 2 of the General Data Protection Policy, the Controller processes data concerning Data Subjects which belong to the following data groups:

- (a) personal identification data contained in the Beneficial Owner Declaration (family name and given name, family name and given name at birth, place and date of birth, mother's maiden name, type and number of personal identification document, address or residence, number of address card, nationality),*
- (b) during online card payments, other data requested but not directly required for the execution of the transaction (issuing bank, card type, name of cardholder),*
- (c) during telephone/mail orders (MOTO), other data not directly required for the execution of the transaction by the Bank (product data, product shipment data).*

The exact set of data processed during the provision of card acquiring services or when preparing to provide such services is contained below:

- (a) with regard to the data of the merchants accepting the card: Merchant Application Form, Card Acquiring Contract, Point of Acceptance Data Sheet, Data Processing Statement, Declaration for Applying for De Minimis Subsidy, Declaration on Combined Pricing, Beneficial Owner Declaration, Supplement to Card Acquiring Contract, Power of Attorney,
 - (b) with regard to the data of cardholders: online payment interface, Order Form attached to telephone/mail (MOTO) contract supplement,
- and the other documents generated during the performance of the contract aimed at providing card acquiring service.

2.3 Purposes of data processing

In addition to the purposes specified in Clause 3.1 of the General Data Protection Policy, the Controller processes the data defined in Clause 2.2 hereof for the following purposes or with the following supplements to the provisions of the General Data Protection Policy:

Data requested during online card payment and telephone/mail orders (MOTO) and not directly required for completing the transaction is collected for the purposes of fraud prevention, fraud detection and handling of complaints. The legal grounds for data processing are the legitimate interests of the Bank and the merchant accepting the card.

2.4 Legal grounds for data processing

During the provision of card acquiring services or when preparing to provide such services, the Controller processes Customer data based on the legal grounds listed in Clause 4.1 of the General Data Protection Policy. During the present data processing, the Controller does not carry out data processing based on the legal grounds listed in Clause 4.1 (d) and (e) of the General Data Protection Policy.

The Controller processes the personal data specified in Clause 2.2 primarily on the grounds of the preparation of the conclusion of the contract and its performance. In cases other than this, this Notice designates the data group(s) processed based on the given legal grounds.

2.4.1 Preparation of the conclusion of and performance of the contract for the provision of card acquiring services

The Controller processes the personal data provided in the Merchant Application Form, the Card Acquiring Contract, the Point of Acceptance Data Sheet, the Data Processing Statement, the Declaration for Applying for De Minimis Subsidy, the Declaration on Combined Pricing, the Beneficial Owner Declaration, the Supplement to Card Acquiring Contract and the Power of Attorney forms for the purposes of preparing the conclusion of the Contract and ensuring the performance thereof, including the enforcement of the rights and claims and the submission of legal claims arising from the contract.

The detailed terms of the service provision under the contract are set forth in the General Contractual Terms and Conditions for Card Acquiring Contract, the General Contractual Terms and Conditions for vPOS/MasterPass Card Acquiring Contract, the General Contractual Terms and Conditions for mPOS Card Acquiring Contract, the General Contractual Terms and Conditions for Automatic Card Acquiring Terminals (hereinafter "GTC") and the documents referenced therein.

2.4.2 Mandatory data processing

In addition to the statutory obligations specified in Clause 7 of the General Data Protection Policy, the Controller processes the following personal data for ensuring compliance with the following statutory obligations:

- Section 14(1) of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services: "Payment services framework contracts shall contain: d) a specification of the information or unique identifier that are necessary in order for a payment order to be properly executed."

2.4.3 The legitimate interests of the Controller

In addition to the legitimate interests specified in Clause 8 of the General Data Protection Policy, the Controller processes the personal data of Data Subjects specified in this clause based on the following legitimate interests:

Data requested during online card payment and telephone/mail orders (MOTO) and not directly required for completing the transaction is collected for the purposes of fraud prevention, fraud detection and handling of complaints. The legal grounds for data processing are the legitimate interests of the Bank and the merchant accepting the card.

2.4.4 Consent of the Customer

(a) In relation to card acquiring services, the Bank does not collect and process such data.

3 Recipients of personal data

With the exception of the public authorities that are specified by law and by the European Union's legally binding acts and request personal data from OTP Bank Nyrt. for investigations conducted in individual matters, the Controller shall transfer the Data Subjects' personal data to the following third parties and organisations:

■ international card companies:

- Mastercard Europe S.P.R.L., Chaussée de Tervuren 198A B-1410, Waterloo, Belgium (independent controller)
- Visa Europe Limited, 1 Sheldon Square, London W2 6TT United Kingdom (independent controller)

In addition to the data processors specified in Annex 2 of the General Business Regulations, the Controller will use the following data processors:

Recovery Ing és Szolg. Zrt, CIB Rent Zrt. (CIB Bank)	1027 Budapest, Medve u. 4-14.	Acceptance of American Express cards on own terminal and forwarding of transaction data to OTP Bank.
First Data	5565 Glenridge Connector NE, Suite 2000 Atlanta, GA 30342	Acceptance of American Express cards on own terminal and forwarding of transaction data to OTP Bank.
K&H Bank Zrt.	1095 Budapest, Lechner Ödön fasor 9.	Acceptance of American Express cards on own terminal and forwarding of transaction data to OTP Bank.
SIX Payment Services (Europe) S.A.	Hardturmstrasse 201 8005 Zurich Switzerland	Acceptance of American Express cards on own terminal and forwarding of transaction data to OTP Bank.
Global Payments Europe s.r.o.	V Olsinacz 80/626, 100 00 Prague 10	Acceptance of American Express cards on own terminal and forwarding of transaction data to OTP Bank.
SIA Central Europe Zrt.	1117 Budapest, Alíz u. 4.	Installation and servicing of POS terminals
Ingenico Hungary Kft.	1134 Budapest, Váci út 19.	Installation and servicing of POS terminals
Compuworx Informatikai Zrt.	2040 Budaörs, Puskás Tivadar u. 14/C	Installation and servicing of POS terminals
Monicomp Zrt.	1139 Budapest, Petneházy u. 46-48.	Installation and servicing of POS terminals