

## ANNEX 2.

### DATA CONTROLLING GUIDELINES (19 MAY 2021)

#### I. Data controlling guidelines

##### Definitions

**‘processing’:** any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction;

**data transfer:** ensuring access to the data for a predetermined third party.

**data processing:** performing technical tasks in connection with data processing operations, irrespective of the method and means used for executing the operations, as well as the place of execution, provided that the technical task is performed on the data.

**data subject:** any natural person directly or indirectly identified or identifiable by reference to specific personal data.

**sensitive data:** personal data revealing racial or ethnic origin, political opinion, religion or beliefs, trade union membership, as well as genetic data, biometric data used for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person’s sex life or sexual orientation

**profiling:** means any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person’s performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements

**personal data:** any information relating to an identified or identifiable natural person (‘data subject’); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical,

physiological, genetic, mental, economic, cultural or social identity of that natural person.

##### Data controller

The data controller is UniCredit Bank Hungary Zrt. (registered seat: 1054 Budapest, Szabadság tér 5-6., website: [www.unicreditbank.hu](http://www.unicreditbank.hu), (hereinafter: Bank).

##### Purpose of processing

The purpose of data processing is the particular reason for which the collection, processing and controlling personal data is necessary. The purposes of the data processing cases implemented by the Bank are set out in section II of this Annex.

##### Processed personal data

The personal data processed by the Bank are set out in section II of this Annex.

##### Legal basis for processing

The Bank processes personal data only if data processing has a legal basis, that is, if

- a) the data subject has given consent to the processing of his or her personal data for one or more specific purposes,
- b) processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract,
- c) processing is necessary for compliance with a legal obligation to which the Bank is subject,
- d) processing is necessary in order to protect the vital interests of the data subject or of another natural person,
- e) processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the Bank,
- f) processing is necessary for the purposes of the legitimate interests pursued by the Bank or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child.

The legal bases for the data processing cases implemented by the Bank are set out in section II of this Annex.

### Duration of data processing

The Bank processes personal data only for the period needed for achieving the purpose of processing, taking into account the statutory requirements regarding duration of processing.

The duration of the data processing cases implemented by the Bank is specified in section II of this Annex.

### Processing of personal data for other purposes

Where the Bank intends to process the data subject's personal data for a purpose other than that for which they were collected – unless such purpose derives from a statutory provision – the Bank

- a) shall ascertain whether processing for another purpose is compatible with the purpose for which the personal data are initially collected,
- b) and shall provide the data subject prior to that further processing with information on that other purpose and with any relevant further information.

### Rights of the data subject

The Bank shall ensure enforcement of the following rights granted to data subjects, also cooperating with the data subjects in exercising their rights:

- a) **right to information:**  
the Bank shall – in line with the principle of fair and transparent data processing – provide the data subject, in compliance with the statutory regulations, with the information stipulated by law,
- b) **right of access:**  
the data subject shall have the right to obtain from the Bank confirmation as to whether or not personal data concerning him or her are being processed, and, where that is the case, access to the personal data and the information specified by law. The Bank shall provide the data subject with a copy of the personal data undergoing processing. For any further copies requested by the data subject, the Bank may charge a reasonable fee based on administrative costs. Where the data subject makes the request by electronic means, and unless otherwise requested by the data subject, the information shall be provided in a commonly used electronic form,
- c) **right to withdraw a consent:**  
if the legal basis for data processing is the data subject's consent, then data subject shall have the right to withdraw his or her consent at any time, although the withdrawal

of consent shall not affect the lawfulness of processing based on consent before its withdrawal. After the consent has been withdrawn, the Bank may still process personal data in order to fulfill its legal obligations or to enforce its legitimate interests, provided that the interest enforcement is commensurate with the restriction on the right to personal data protection.

- d) **right to rectification:**  
the data subject shall have the right to obtain from the Bank without undue delay the rectification of inaccurate personal data concerning him or her, and to have incomplete personal data completed,
- e) **right to erasure:**  
the data subject shall have the right to obtain from the Bank the erasure of personal data concerning him or her without undue delay, which request may only be rejected in the cases stipulated by law, particularly if data processing is required for compliance with a legal obligation in Union or Member State law to which the Bank is subject, or if this is necessary for the establishment, exercise or defence of legal claims. If the data processing is stipulated by law, the Bank may not erase the data subject's data.
- f) **right to be forgotten:**  
this right requires that, where the Bank has made the personal data public and is obliged, pursuant to the right to erasure, to erase the personal data, then the Bank, taking account of available technology and the cost of implementation, shall take reasonable steps (including technical measures) to inform controllers which are processing the personal data that the data subject has requested the erasure by such controllers of any links to, or copy or replication of, those personal data.
- g) **right to restriction:**  
the data subject shall have the right to obtain from the Bank restriction of processing, if
  - 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),
  - the processing is unlawful and the data subject opposes the erasure of the personal data and requests the restriction of their use instead,
  - the Bank 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
  - the data subject objects to the processing, exercising his or her right to object (pending the verification whether the legitimate grounds of the Bank override those of the data subject),
- h) **right to information on recipients who are notified of the rectification or erasure of personal data or restriction of processing:**

the Bank shall communicate any rectification or erasure of personal data or restriction of processing carried out at the data subject's request to each recipient to whom the personal data have been disclosed, unless this proves impossible or involves disproportionate effort. The Bank shall inform the data subject about those recipients if the data subject requests it.

**i) right to data portability:**

if the legal basis for data processing is the data subject's consent or the performance of the contract, and processing is carried out by automated means, the data subject shall have the right to

- receive the personal data concerning him or her, which he or she has provided to the Bank, in a structured, commonly used and machine-readable format,
- and have the right to transmit those data to another controller without hindrance from the Bank,
- and, if technically feasible, they may request that their personal data be transferred directly between data controllers,

**j) right to object:**

The data subject shall have the right to object, on grounds relating to his or her particular situation, at any time to processing of personal data necessary in the Bank's or a third party's legitimate interest, or for the performance of a task carried out in the public interest or in the exercise of official authority vested in the Bank, including profiling. The Bank shall no longer process the personal data unless the Bank demonstrates compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims. If the Bank processes personal data for direct marketing purposes (including profiling), then, in case of the data subject's objection, the personal data may no longer be processed for such purposes. The Bank agrees that the data subject shall have the right to object to his or her personal data for direct marketing purposes, at any time and free of charge,

**k) the data subject's right not to be subject to a decision based solely on automated processing:**

the data subject shall have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning him or her or similarly significantly affects him or her. This right shall not be granted to the data subject if the decision:

- is authorised by Union or Member State law to which the Bank is subject and which also lays down suitable measures to safeguard the data subject's rights and freedoms and legitimate interests,
- is necessary for entering into, or performance of, a contract between the data subject and the Bank,
- is based on the data subject's explicit consent.

In the latter two cases the Bank shall grant the data

subject the right to obtain human intervention on the part of the Bank, to express his or her point of view and to contest the decision

**l) rights related to audio recordings:**

the data subject may request that the audio-recorded phone conversation be replayed or a copy of it be provided to him or her, or, if the object of the conversation is a complaint, the issue of a certified report on the audio-recording.

**m) restriction or prohibition of data transfers within the bank group:**

the data subject may, by means of an explicit statement, at any time restrict or prohibit data transfer within the bank group (under Section 164/B of the Credit Institutions Act)

**n) right to judicial remedy:**

- o) if the data subject considers that his or her personal data is controlled in breach of the statutory requirements, he or she may file a complaint with a data protection supervisory authority or seek effective judicial remedy. The data subject has the opportunity to contact the Bank's data protection officer before submitting the complaint or referring the matter to the court, and to inform him or her of the problem regarding the Bank's data processing.

### **Method of submitting the data subject's requests**

The data subject may submit his or her requests related to processing

- by post, to the UniCredit Bank Hungary Zrt. 1242 Budapest Pf. 386 address,
- electronically, to the [panasz@unicreditgroup.hu](mailto:panasz@unicreditgroup.hu) e-mail address,
- by phone, on the +36(1/20/30/70) 325-3200 telephone number,
- personally, at the Bank's branch offices

### **Handling of the data subject's requests**

The Bank shall inform the data subject of the action taken in response to his or her request within one month of receipt of the request submitted by the data subject. This deadline may be extended by two further months. The Bank shall inform the data subject of any such deadline extension within one month of receipt of the request, together with the reasons for the delay.

Where the data subject makes the request by electronic form means, the information shall be provided by electronic means where possible, unless otherwise requested by the data subject.

If the Bank does not take action on the request of the data subject, the Bank shall inform the data subject without delay and at the latest within one month of receipt of the request of the reasons for not taking action and on the possibility of lodging a complaint with a supervisory authority and seeking a judicial remedy.

### **Automated decision-making, profiling**

The Bank may use automated decision-making to assess creditworthiness against pre-defined criteria. In this case, prior to the conclusion of a loan (credit) contract, the Bank will use the personal data of the data subject in an automated decision-making process (including profiling), in a simplified, scoring-based rating (evaluation) system.

In relation to this, the data subject may

- a) request human intervention,
- b) express his or her point of view,
- c) challenge the decision.

### **Parties entitled to access data**

The employees and agents of the Bank and of any other data controllers and data processors may access data to the extent required for the performance of the functions within their job responsibilities.

### **Recipients of the personal data**

Recipients of the personal data are the data controller's agents and data processors. The parties involved in transferring personal data are listed in section III of these Data controlling guidelines.

### **Data processors**

In relation to data processing, the Bank may use the services of a data processor. In this case the data processor performs processing on the Bank's behalf.

The Bank shall use only data processors providing sufficient guarantees to implement appropriate technical and organisational measures in such a manner that processing will meet the requirements of the statutory requirements and ensure the protection of the rights of the data subject. The processor shall not engage another processor without prior specific or general written authorisation of the Bank. The data processor listed in section IV of these Data controlling guidelines.

The latest list of the data processors and the tasks performed by them will later be available on the [www.unicreditbank.hu](http://www.unicreditbank.hu) website and in the information notice available in the Bank's branches.

### **Data transfer within the bank group: (Section 164/B of the Hpt.)**

The Bank and the financial institutions, payment institutions, electronic money institutions, investment firms, insurance companies, AIFMs and UCITS managers they control shall be allowed to exchange the personal data of clients they process, data classified as bank secrets, securities secrets, payment secrets and insurance secrets, and data classified as business secrets to the extent required in connection with their operations and for the provision of their services, in accordance with the standard contract terms of the data processors participating in such shared data processing, and they shall be permitted to transmit such data directly with a view to allowing access to their individual services, and to process the data thus received during the time period for setting up and during the existence of client relationships.

With regard to the Bank and other companies controlled by it, accessing and processing the data referred to above shall be allowed only to companies

- a) such that are pursuing activities:
  - aa) aiming to promote non-cash digital payment services and to provide consumers with such payment methods,
  - ab) aiming to introduce digital applications to support the management of parties who are not consumers,
  - ac) working to improve the financial awareness of consumers and to introduce digital financial means to them,

and

- b) data processing is performed in the interest of setting up client relations in that context of services.

The current list of companies controlled by the Bank is as follows:

- UniCredit Jelzálogbank Zrt.
- UniCredit Leasing Hungary Zrt.

The client may, based on an express declaration, at any time restrict or prohibit the data transfer described above. Such declaration can be made

- by post, to the UniCredit Bank Hungary Zrt. 1054 Budapest, Szabadság tér 5-6 address,
- electronically, to the [info@unicreditgroup.hu](mailto:info@unicreditgroup.hu) e-mail address,
- by phone, on the +36(1/20/30/70) 325-3200 telephone number,
- personally, at the Bank's branch offices.

### **Data protection**

The Bank protects the controlled personal data by means of technical and organisational measures against unauthorised

access, alteration, transfer, public disclosure, deletion or destruction, as well as damage and accidental loss, and ensures that the stored data cannot be corrupted and rendered inaccessible due to any changes in or modification of the applied technique.

For the protection of data sets stored in its different electronic filing systems, the Bank will introduce suitable technical solutions to prevent, unless this is permitted by law, the interconnection of data stored in these filing systems and the identification of the data subjects.

### **Liability, restitution**

The Bank shall be liable for any damages caused to a data subject as a result of unlawful processing or by any breach of data security requirements, and, provided that the infringement has been recognised or established with legally binding effect, it shall pay compensation for damages. In the event of violation of the data subject's personality rights, the data subject may claim restitution (Section 2:52 of the Civil Code). The Bank shall also be liable for damage caused by the data processor whose services it is using. The Bank shall also bear liability for damages caused by a controller that is in a joint controller relationship with the Bank.

The Bank shall be exempt from liability if it proves that it is not in any way responsible for the event giving rise to the damage.

### **Possibility for seeking judicial remedy or lodging a complaint**

Regarding lawfulness of data processing, the data subject can initiate a procedure with the National Authority For Data Protection and Freedom of Information (1125 Budapest, Szilágyi Erzsébet fasor 22/c., postal address: 1534 Budapest, Pf.: 843, website: [www.naih.hu](http://www.naih.hu), tel.: +36 (1) 391-1400, fax: +36 (1) 391-1410, central e-mail: [ugyfelszolgalat@naih.hu](mailto:ugyfelszolgalat@naih.hu)) or he/she may take the matter to the court competent in the region where the Bank's head office or his or her (permanent or temporary) residence is located.

We recommend that you contact our data protection officer before turning to the National Authority for Data Protection and Freedom of Information or to the court.

### **Contact details of the data protection officer**

Contact details of the Bank's data protection officer:

- by post, to the UniCredit Bank Hungary Zrt. 1054 Budapest, Szabadság tér 5-6 address,
- electronically, to the [adatvedelmitisztviselo@unicreditgroup.hu](mailto:adatvedelmitisztviselo@unicreditgroup.hu) e-mail address,

## **II. Purposes of processing, legal bases, processed personal data, duration of data processing**

### **Data processing cases**

- A) Data processing related to the provision of financial services
- A/1. New loan or new credit card application, loan administration, risk analysis and assessment, avoidance of future losses to the Bank
  - A/2. Provision of credit and cash loans
  - A/3. Financial administration of special schemes (e.g. state-subsidised loans, employer loans)
  - A/4. Taking deposits and receiving other repayable funds from the public, in excess of equity
  - A/5. Provision of payment services
  - A/6. Commercial activities in foreign currency, foreign exchange, other than currency exchange services, bills of exchange and cheques on own account or as commission agents
  - A/7. Provision of sureties and bank guarantees, or the assumption of other bankers' obligations.
  - A/8. Provision of safe custody service and safe deposit box service
  - A/9. Issuance of paper-based cash substitute payment instruments (e.g. paper-based traveller's cheques, bills of exchange) or provision of services related thereto that are not classified as payment services;
  - A/10. Intermediation of financial services, and intermediation of insurance under the terms provided for in the Act on Insurance Companies and the Insurance Business
  - A/11. Credit pre-screening where initiated, information about credit options and contacting the inquirer about credit options and credit pre-screening using the contact details provided in the case of telephone inquiries
- B) Provision of auxiliary financial services
- B/12. Currency exchange activity
- C) Investment and auxiliary investment services, and other services provided by the Bank on a professional basis
- C/13. Securities lending, nominee activities, investment services, services auxiliary to investment services, and intermediation and activities available to commodity dealers under Sections 111 to 116 of the Investment Services Act.

- C/14. Enabling the account holder to gain information on the actual data of the securities account and the customer account on the website of the National Bank of Hungary.
- D) Other processing cases
- D/15. Market research, opinion polls, client satisfaction surveys
- D/16. Direct marketing, data controlling for marketing purposes, season's greetings, communication with individuals who use specific channels to inquire about the Bank's products
- D/17. Customer relations, arrangements for events, ongoing efforts to maintain data accuracy, complaints management, receivables management, other operational customer services
- D/18. Performance 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 the FATCA
- D/19. Audio-recordings produced in the Bank's call center and other similar customer service / relevant sales areas operating on similar principles
- D/20. Monitoring, for property protection and security purposes, of entry to and exit from specific buildings and premises used by the Bank
- D/21. Production and retention of video recordings made, for the protection of confidential securities and business information, security, and the protection of human life and physical integrity, of natural persons intending to enter, for specific purposes, to the Bank's seat and establishments and other buildings used by the Bank as private areas open to the public
- D/22. Data controlling regarding to consumer clients of UniCredit Leasing Hungary Zrt.

## Abbreviations

**Taxation Act:** Act CL of 2017 on Tax Administration Procedure

**Investment Services Act:** CXXXVIII of 2007 on Investment Firms and Commodity Dealers, and on the Regulations Governing Their Activities

**GDPR:** 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 (General Data Protection Regulation)

**FATCA Act:** Act XIX of 2014 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 and on the amendment of other related acts

**Credit Institutions Act:** Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises, CCIS Act: Act CXXII of 2011 on the Central Credit Information System

**Act on Personal Data:** Act LXVI of 1992 on the Registration of the Personal Data and Address of Citizens  
**AML Act:** Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing

**Personal Income Tax Act:** Act CXVII of 1995 on Personal Income Tax

**Accounting Act:** Act C of 2000 on Accounting

**Security and Investigators Act:** Act CXXXIII of 2005 on Security Services and the Activities of Private Investigators

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/1</b>	<b>New credit card application, loan administration, risk analysis and assessment, avoidance of future losses to the Bank</b>			
1.	risk assessment related to the evaluation of credit card applications	the Bank's legitimate interest	bank account number, details of the loan application (purpose and type of the loan, term, type of interest charged, loan amount, details of the housing loan, subsidies and preferential terms granted), details of the combined loan, personal data (name, birth name, place and date of birth, in case of mortgage loans the personal identification number, mother's birth name, residence, ownership of residence, mailing address, marital status, level of schooling), credit card data, the applicant's income and other details (confirmed regular monthly net income, other confirmed regular monthly income, regular monthly spending of the household, number of earners and dependent members in the household, type of legal relationship underlying the incomes), the loan applicant's regular financial commitments and debts, details of the collateral property (address, title number, type of property, means of construction, estimated market value)	in the case of loss of purpose/interest or successful objection, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
2.	risk assessment related to the evaluation of credit card applications	consent	in case of application/contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	in the case of loss of purpose or withdrawal of consent, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
3.	conclusion or performance of credit card contract	performance of contract	bank account number, details of the loan application (purpose and type of the loan, term, type of interest charged, loan amount, details of the housing loan, subsidies and preferential terms granted), details of the combined loan, personal data (name, birth name, place and date of birth, in case of mortgage loans the personal identification number, mother's birth name, residence, ownership of residence, mailing address, marital status, level of schooling), credit card data	the contract's limitation period
4.	conclusion or performance of credit card contract	consent	in case of contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	the contract's limitation period
5.	conclusion or performance of credit card contract	the Bank's legitimate interest	the applicant's income and other details (confirmed regular monthly net income, other confirmed regular monthly income, regular monthly spending of the household, number of earners and dependent members in the household, type of legal relationship underlying the incomes), the loan applicant's regular financial commitments and debts, details of the collateral property (address, title number, type of property, means of construction, estimated market value), mobile phone number	loss of purpose/interest, or successful objection
6.	the client's identification in relation to a credit card contract	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
7.	identification of beneficial owner in relation to a credit or loan agreement	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
8.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
9.	verifying the authenticity and appropriateness of the personal data provided through the GIRinfo system	consent	name, address of residence, mother's name, number of identification document, photograph, signature	the contract's limitation period
10.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
11.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/2</b>	<b>Provision of credit and cash loans</b>			
1.	risk assessment related to the evaluation of credit and loan applications	the Bank's legitimate interest	name, signature, name at birth, mother's birth name, place and date of birth, nationality, address of residence, ownership of residence, mailing address, in the case of mortgage loans the personal identification number, sex, marital status, legal status for currency purposes, politically exposed person status, fact of legal capacity, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the address of temporary residence; highest level of schooling, employer (including the place of work where different), position, income and method of payment (e.g. wire transfer), any garnishments (including reasons and amounts); sector of employment, (previous) employment relationship (including the beginning and end of the period of notice), term and type of entrepreneurship, participation in any undertaking from which income is derived, date of occupation of current residence; number of persons in the household, number of children under 14 in the household; net monthly income of partner or spouse, unconfirmed net monthly income, monthly spending, other (securities, cash, deposits), income and other details of the household (such as incapacity for work); names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process and collateral provider, if a natural person, and those of other natural persons involved in the credit assessment, monthly net income of any joint and several guarantors living in the same household; type of mobile phone (such as pre- or postpaid, company or private), data on the customer's rating for work-out purposes	in the case of loss of purpose/interest or successful objection, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
2.	risk assessment related to the evaluation of credit and loan applications	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	in the case of loss of purpose or withdrawal of consent, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
3.	conclusion or performance of credit or loan contract	performance of contract	name, signature, name at birth, mother's birth name, place and date of birth, nationality, address of residence, ownership of residence, mailing address, in the case of mortgage loans the personal identification number, sex, marital status, legal status for currency purposes, fact of legal capacity, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the address of temporary residence; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process and collateral provider and other natural persons involved in the credit assessment	the contract's limitation period
4.	conclusion or performance of credit or loan contract	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
5.	conclusion or performance of credit or loan contract	the Bank's legitimate interest	highest level of schooling, employer (including the place of work where different), position, income and method of payment (e.g. wire transfer), any garnishments (including reasons and amounts); sector of employment, (previous) employment relationship (including the beginning and end of the period of notice), term and type of entrepreneurship, participation in any undertaking from which income is derived, date of occupation of current residence; number of persons in the household, number of children under 14 in the household; net monthly income of partner or spouse, unconfirmed net monthly income, monthly spending, other (securities, cash, deposits), income and other details of the household (such as incapacity for work); monthly net income of any joint and several guarantors living in the same household; type of mobile phone (such as pre- or postpaid, company or private), data on the customer's rating for work-out purposes	loss of purpose/interest, or successful objection

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/2</b>	<b>Provision of credit and cash loans</b>			
6.	conclusion or performance of credit or loan contract	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
7.	identification of customer in relation to a credit or loan agreement	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
8.	identification of beneficial owner in relation to a credit or loan agreement	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
9.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
10.	providing for a more robust assessment of creditworthiness, and supporting the fulfilment of the conditions for responsible lending and reducing the credit risk, as well as the security of debtors and reference data providers through the Central Credit Information System	compliance with legal obligation (CCIS Act)	name, name at birth, place and date of birth, mother's birth name, number of personal identity card (passport), or the number of any another document suitable for verifying identity under the Act on Personal Data, address of residence, mailing address, e-mail address, contract data defined in the CCIS	the term specified in the CCIS Act (10 years in case of termination of contractual relationship or failed repayment, or, if the debt has been settled, 1 year following settlement, or 5 years, in case of fraud)
11.	in the context of the preliminary risk assessment required for the conclusion of the contract, the receipt of the data specified in the CCIS Act from the financial firm managing the CCIS.	consent (As per the CCIS Act)	name, name at birth, place and date of birth, mother's birth name, number of personal identity card (passport), or the number of any another document suitable for verifying identity under the Act on Personal Data, address of residence, mailing address, e-mail address, contract data defined in the CCIS	withdrawal of consent or termination of the contractual relationship
12.	verifying the authenticity and appropriateness of the personal data provided through the GRIInfo system	consent	name, address of residence, mother's name, number of identification document, photograph, signature	withdrawal of consent / contract limitation period
13.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
14.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/3</b>	<b>Financial administration of special schemes (e.g. state-subsidised loans, employer loans)</b>			
1.	risk assessment related to the evaluation of credit and loan applications	the Bank's legitimate interest	name, signature, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, personal identification number, sex, marital status, legal status for currency purposes, fact of legal capacity, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the case of foreign nationals the address of residence in Hungary; highest level of schooling, employer, position, income; sector of employment, (previous) employment relationship, term and type of entrepreneurship, participation in any undertaking from which income is derived, date of occupation of current residence; number of persons in the household, number of children under 14 in the household; net monthly income of partner or spouse, unconfirmed net monthly income, monthly spending, other (securities, cash, deposits); names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process and collateral provider, if a natural person, and those of other natural persons involved in the credit assessment	in the case of loss of purpose/interest or successful objection, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
2.	risk assessment related to the evaluation of credit and loan applications	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	in the case of loss of purpose or withdrawal of consent, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
3.	conclusion or performance of credit or loan contract	performance of the contract / compliance with legal obligation [Taxation Act, Personal Income Tax Act, Gov. Decree 16/2016. (II. 10.), Gov. Decree 17/2016. (II. 10.)]	name, signature, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, tax ID number, personal identification number, sex, marital status, legal status for currency purposes, fact of legal capacity, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process and collateral provider and other natural persons involved in the credit assessment	the contract's limitation period
4.	conclusion or performance of credit or loan contract	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
5.	conclusion or performance of credit or loan contract	the Bank's legitimate interest	highest level of schooling, employer, position, income, sector of employment, (previous) employment relationship, term and type of entrepreneurship, participation in any undertaking from which income is derived, date of occupation of current residence; number of persons in the household, number of children under 14 in the household; net monthly income of partner or spouse, unconfirmed net monthly income, monthly spending, other (securities, cash, deposits)	loss of purpose/interest, or successful objection
6.	identification of customer in relation to a credit or loan agreement	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/3</b>	<b>Financial administration of special schemes (e.g. state-subsidised loans, employer loans)</b>			
7.	identification of beneficial owner in relation to a credit or loan agreement	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
8.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
9.	providing for a more robust assessment of creditworthiness, and supporting the fulfilment of the conditions for responsible lending and reducing the credit risk, as well as the security of debtors and reference data providers through the Central Credit Information System	compliance with legal obligation (CCIS Act)	name, name at birth, place and date of birth, mother's birth name, number of personal identity card (passport), or the number of any another document suitable for verifying identity under the Act on Personal Data, address of residence, mailing address, e-mail address, contract data defined in the CCIS	the term specified in the CCIS Act (10 years in case of termination of contractual relationship or failed repayment, or, if the debt has been settled, 1 year following settlement, or 5 years, in case of fraud)
10.	in the context of the preliminary risk assessment required for the conclusion of the contract, the receipt of the data specified in the CCIS Act from the financial firm managing the CCIS	consent (as per the CCIS Act)	name, name at birth, place and date of birth, mother's birth name, number of personal identity card (passport), or the number of any another document suitable for verifying identity under the Act on Personal Data, address of residence, mailing address, e-mail address, contract data defined in the CCIS	withdrawal of consent or termination of the contractual relationship
11.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
12.	establishing entitlement to family housing allowance, and checking lawfulness of use	consent	the data determined in Government Decree 16/2016. (II. 10.) on housing-purpose state subsidies for the construction and purchase of new homes, and Government Decree No. 17/2016 (II. 10.) on the Family Housing Allowance for the Resale or Extension of Used Homes	until withdrawal of consent, or period required for establishing entitlement to family housing allowance, and checking lawfulness of use
13.	examination of the tax-free nature of the employer's housing allowance, issue of a certificate of disbursement of the employer's housing allowance	consent	name, name at birth, place and date of birth, mother's birth name, tax ID number, the data defined in Decree 15/2014 (IV.3.) of the Ministry for National Economy on the rules of payment of tax free employer housing subsidy	withdrawal of consent or termination of the contractual relationship
14.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
15.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/4</b>	<b>Taking deposits and receiving other repayable funds from the public, in excess of equity</b>			
1.	conclusion or performance of contract related to placement of deposits and other repayable funds	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the address of temporary residence; politically exposed person status; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process; personal data of the beneficiary relevant to the nature of the investment service, as specified in the foregoing	the contract's limitation period
2.	conclusion or performance of contract related to placement of deposits and other repayable funds	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
3.	customer's identification in relation to a contract related to placement of deposits and other repayable funds	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
4.	beneficiary owner's identification in relation to a contract related to placement of deposits and other repayable funds	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
5.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
6.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
7.	non-postal liaison	consent	e-mail address	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/5</b>	<b>Provision of payment services</b>			
1.	conclusion or performance of contract for provision of payment services	performance of contract	name (e.g. cardholder's name, name on the card, in relation to cash withdrawal / deposit the name of the person performing the transaction, names of clients, beneficiaries and collectors of transfers and collections), name at birth, mother's name, place and date of birth, type and number of personal identification document, social security ID number, nationality, permanent address, mailing address, marital status, personal identification data, as listed above, of persons living at the same permanent address of residence, address card number, name(s) of the owner(s) of POS/VPOS trading organisations, natural person trader's name; name, position, contact data (phone, fax) of contact persons in the retail premises, data (e.g. card number, expiry) required for executing card transactions (e.g. authorisation); account number of clients, beneficiaries and collectors of transfers and collections, personal data indicated in the notes or authorisation letters, in the case of bill-of-exchange collection, the personal data indicated on the bill of exchange	the contract's limitation period
2.	conclusion or performance of contract for provision of payment services	the Bank's legitimate interest	place of work (employer), organisational unit, position, start of employment, mobil phone	loss of purpose/interest, or successful objection
3.	conclusion or performance of contract for provision of payment services	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
4.	conclusion or performance of contract for provision of payment services	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
5.	customer identification related to contracts for provision of payment services	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, photo and video recording produced during the online identification (video call), source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
6.	beneficial owner's identification related to contracts for provision of payment services	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
7.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
8.	Ensuring withdrawal of cash, free of any fee or charge, by means of cash-substitute payment instruments, from an automated teller machine located in Hungary	performance of contract	name, name at birth, place and date of birth, mother's birth name, payment account number	the contract's limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/5</b>	<b>Provision of payment services</b>			
9.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
10.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period
11.	Data transmit to Third-Party Provider (TPP)	performance of a contract	Account information (account details, balance, transactions), payment order details	Revocation of authorization to a Third Party Provider or termination of performance of contract for provision of payment services

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/6</b>	<b>Commercial activities in foreign currency, foreign exchange, other than currency exchange services, bills of exchange and cheques on own account or as commission agents</b>			
1.	trading in foreign currency, foreign exchange (other than currency exchange services)	performance of contract	name, address and account number of the natural-person beneficiary	the contract's limitation period
2.	trading in bills of exchange	performance of contract	name, address and account number of the natural-person beneficiary	the contract's limitation period
3.	trading in cheques	performance of contract	name, address and account number of the natural-person beneficiary, cheque data	the contract's limitation period
4.	customer identification in relation to trading in foreign currency, foreign exchange (other than currency exchange services) bills of exchange and cheques on own account or as commission agents	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
5.	beneficial owner's identification related to relation to trading in foreign currency, foreign exchange (other than currency exchange services) bills of exchange and cheques on own account or as commission agents	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
6.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
7.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years

A/7	Provision of sureties and bank guarantees, or the assumption of other bankers' obligations.			
1.	risk assessment prior to provision of sureties and bank guarantees, or the assumption of other bankers' obligations.	the Bank's legitimate interest	name, name at birth, place and date of birth, number and type of personal identification document, passport number, address of residence	loss of purpose/interest, or successful objection
2.	conclusion or performance of contract for provision of sureties and bank guarantees, or the assumption of other bankers' obligations	performance of the contract / consent	name, name at birth, place and date of birth, number and type of personal identification document, passport number, address of residence	contract limitation period / withdrawal of consent
3.	customer identification related to a contract for provision of sureties and bank guarantees, or the assumption of other bankers' obligations	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
4.	beneficial owner's identification related to a contract for provision of sureties and bank guarantees, or the assumption of other bankers' obligations	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
5.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
6.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/8</b>	<b>Provision of safe custody service and safe deposit box service</b>			
1.	conclusion or performance of contract for provision of safe custody services	performance of contract	name, name at birth, place and date of birth, mother's birth name, address of residence, telephone number, number and type of personal identification document, mailing address, names and positions of the natural-person authorised representatives and contacts of legal persons and entities lacking the status of a legal person.	the contract's limitation period
2.	conclusion or performance of contract for provision of safe custody services	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
3.	customer identification related to contracts for provision of safe custody service	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
4.	beneficial owner's identification related to contracts for provision of safe custody service	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
5.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
6.	conclusion or performance of contract for provision of safety deposit box services	performance of contract	name, name at birth, place and date of birth, mother's birth name, address of residence, number and type of personal identification document, mailing address, names and positions of the natural-person authorised representatives and contacts of legal persons and entities lacking the status of a legal person	the contract's limitation period
7.	conclusion or performance of contract for provision of safety deposit box services	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
8.	customer identification related to contracts for provision of safety deposit box service	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
9.	beneficial owner's identification related to contracts for provision of safety deposit box service	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
10.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
11.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
12.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/9</b>	<b>The issuance of paper-based cash substitute payment instruments (e.g. paper-based traveller's cheques, bills of exchange) or the provision of services related thereto that are not classified as payment services</b>			
1.	risk management related to the issuance of paper-based cash substitute payment instruments (e.g. paper-based traveller's cheques, bills of exchange) or the provision of services related thereto that are not classified as payment services;	the Bank's legitimate interest	client's name, address, account number; natural-person beneficiary's name, address, account number; cheque data; in the case of a cheque contract, the names and positions of the natural-person authorised representatives and contacts of legal persons and entities lacking the status of a legal person	in the case of loss of purpose/interest or successful objection, or a failed contract conclusion, the time that the claim related to the failed contract conclusion becomes enforceable
2.	conclusion or performance of contract related to the issuance of paper-based cash substitute payment instruments (e.g. paper-based traveller's cheques, bills of exchange) or the provision of services related thereto that are not classified as payment services;	performance of contract	client's name, address, account number; natural-person beneficiary's name, address, account number; cheque data; in the case of a cheque contract, the names and positions of the natural-person authorised representatives and contacts of legal persons and entities lacking the status of a legal person	the contract's limitation period
3.	customer identification related to the issuance of paper-based cash substitute payment instruments (e.g. paper-based traveller's cheques, bills of exchange) or the provision of services related thereto that are not classified as payment services	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
4.	beneficial owner related to the issuance of paper-based cash substitute payment instruments (e.g. paper-based traveller's cheques, bills of exchange) or the provision of services related thereto that are not classified as payment services	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
5.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
6.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
7.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/10</b>	<b>Intermediation of financial services, and intermediation of insurance under the terms provided for in the Act on Insurance Companies and the Insurance Business</b>			
1.	intermediation of financial services	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, sex, employment, in the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process and collateral provider and other natural persons involved in the credit assessment	the contract's limitation period
2.	intermediation of financial services	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
3.	intermediation of financial services	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
4.	customer identification related to the intermediation of financial services	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
5.	beneficial owner identification related to the intermediation of financial services	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
6.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
7.	intermediation of insurance services	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, sex, employment, in the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process and collateral provider and other natural persons involved in the credit assessment	the contract's limitation period
8.	intermediation of insurance services	consent	in case of application / contracting with biometric signature, the biometric data made available to the Bank with the signature on the sign pad	withdrawal of consent / contract limitation period
9.	intermediation of insurance	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
10.	customer identification related to intermediation of insurance	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/10</b>	<b>Intermediation of financial services, and intermediation of insurance under the terms provided for in the Act on Insurance Companies and the Insurance Business</b>			
11.	beneficial owner identification related to intermediation of insurance	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
12.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
13.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
14.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>A) Data processing related to the provision of financial services</b>				
<b>A/11</b>	<b>Credit pre-screening where initiated, information about credit options and contacting the inquirer about credit options and credit pre-screening using the contact details provided in the case of telephone inquiries</b>			
1.	execution of credit pre-screening initiated by the customer	consent	name, e-mail, telephone number, year of birth, address of residence, period of residence under the same address, marital status, highest level of schooling, number of adults/children living in the same household, expenditure data, information on outstanding loan	withdrawal of consent
2.	information about credit options if requested by the customer by phone	consent	name, e-mail, telephone number, year of birth, address of residence, period of residence under the same address, marital status, highest level of schooling, number of adults/children living in the same household, expenditure data, information on outstanding loan	withdrawal of consent
3.	liaison using the contact details provided by the inquirer, regarding credit options and credit pre-screening	consent	name, e-mail, telephone number, year of birth, address of residence, period of residence under the same address, marital status, highest level of schooling, number of adults/children living in the same household, expenditure data, information on outstanding loan	withdrawal of consent

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>B) Provision of auxiliary financial services</b>				
<b>B/12</b>	<b>Currency exchange activity</b>			
1.	conclusion or performance of contract for provision of auxiliary financial services	performance of contract	name, number and type of identification document, customer's legal status for currency purposes	the contract's limitation period
2.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>C) Investment and auxiliary investment services, and other services provided by the Bank on a professional basis</b>				
<b>C/13</b>	<b>Securities lending, nominee activities, investment services, services auxiliary to investment services, and intermediation and activities available to commodity dealers under Sections 111 to 116 of the Investment Services Act.</b>			
1.	conclusion or performance of contract for securities lending	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the place of temporary residence, number of residence permit, legal status for currency purposes; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process	the contract's limitation period
2.	conclusion or performance of contract for securities lending	the Bank's legitimate interest	employment, name and address of employer, income status	loss of purpose/interest, or successful objection
3.	conclusion or performance of contract for securities lending	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
4.	customer identification related to contracts for securities lending	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
5.	beneficial owner identification related to contracts for securities lending	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
6.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
7.	conclusion or performance of contract for nominee activities	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the place of temporary residence, number of residence permit, legal status for currency purposes; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process	the contract's limitation period
8.	conclusion or performance of contract for nominee activities	the Bank's legitimate interest	employment, name and address of employer, income status	loss of purpose/interest, or successful objection
9.	conclusion or performance of contract for nominee activities	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>C) Investment and auxiliary investment services, and other services provided by the Bank on a professional basis</b>				
<b>C/13</b>	<b>Securities lending, nominee activities, investment services, services auxiliary to investment services, and intermediation and activities available to commodity dealers under Sections 111 to 116 of the Investment Services Act.</b>			
10.	customer identification in relation to contracts for nominee activities	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
11.	beneficial owner's identification in relation to contracts for nominee activities	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
12	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
13.	conclusion or performance of contract for provision of investment services	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the place of temporary residence, number of residence permit, legal status for currency purposes; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process	the contract's limitation period
14.	conclusion or performance of contract for provision of investment services	the Bank's legitimate interest	employment, name and address of employer, income status	loss of purpose/interest, or successful objection
15.	conclusion or performance of contract for provision of investment services	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
16.	customer identification related to contracts for provision of investment services	compliance with legal obligation (article 7 of AML Act)	absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
17.	beneficial owner identification related to contracts for provision of investment services	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
18.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
19	conclusion or performance of contract for provision of services auxiliary to investment services	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the place of temporary residence, number of residence permit, legal status for currency purposes; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process	the contract's limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>C) Investment and auxiliary investment services, and other services provided by the Bank on a professional basis</b>				
<b>C/13</b>	<b>Securities lending, nominee activities, investment services, services auxiliary to investment services, and intermediation and activities available to commodity dealers under Sections 111 to 116 of the Investment Services Act.</b>			
20.	conclusion or performance of contract for provision of services auxiliary to investment services	the Bank's legitimate interest	employment, name and address of employer, income status	loss of purpose/interest, or successful objection
21.	conclusion or performance of contract for provision of services auxiliary to investment services	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
22.	customer identification related to contracts for provision of services auxiliary to investment services	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
23.	beneficial owner identification related to contracts for provision of services auxiliary to investment services	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
24.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
25.	conclusion or performance of contract for provision of services provided by the intermediary of an investment firm or commodity dealer	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, income status, in the absence of an address of residence the place of temporary residence, number of residence permit, legal status for currency purposes; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process	the contract's limitation period
26.	conclusion or performance of contract for provision of services provided by the intermediary of an investment firm or commodity dealer	the Bank's legitimate interest	employment, name and address of employer, income status	loss of purpose/interest, or successful objection
27.	conclusion or performance of contract for provision of services provided by the intermediary of an investment firm or commodity dealer	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
28.	customer identification related to a contract for provision of services provided by the intermediary of an investment firm or commodity dealer	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>C) Investment and auxiliary investment services, and other services provided by the Bank on a professional basis</b>				
<b>C/13</b>	<b>Securities lending, nominee activities, investment services, services auxiliary to investment services, and intermediation and activities available to commodity dealers under Sections 111 to 116 of the Investment Services Act.</b>			
29.	beneficial owner identification related to a contract for provision of services provided by the intermediary of an investment firm or commodity dealer	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
30.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
31.	conclusion or performance of contract for provision of services in the framework of activities available to commodity dealers	performance of contract	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the absence of an address of residence the place of temporary residence, number of residence permit, legal status for currency purposes; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data of the natural person agent for service of process	the contract's limitation period
32.	conclusion or performance of contract for provision of services in the framework of activities available to commodity dealers	the Bank's legitimate interest	employment, name and address of employer, income status	loss of purpose/interest, or successful objection
33.	conclusion or performance of contract for provision of services in the framework of activities available to commodity dealers	compliance with legal obligation (Taxation Act, Personal Income Tax Act)	Tax ID number	contract limitation period / until the expiry of the right to tax determination
34.	customer identification related to a contract for provision of services in the framework of activities available to commodity dealers	compliance with legal obligation (article 7 of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, mother's birth name, address of residence, or (in the absence of such) temporary residence, type and number of identification document, politically exposed person status, source of funds and assets in the case of politically exposed person	8 years from the termination of the business relationship or the execution of the transaction order
35.	beneficiary owner's identification related to a contract for provision of services in the framework of activities available to commodity dealers	compliance with legal obligation (article 8 (2) of AML Act)	family name and first name, family name and first name of birth, nationality, place and date of birth, address of residence, or (in the absence of such) temporary residence, politically exposed person status	8 years from the termination of the business relationship or the execution of the transaction order
36.	Other business relationship information recorded in connection with the "Know your Customer" process	compliance with legal obligation (article 10 (1) of AML Act)	Type, duration and subject of the contract, level of risk of the client, circumstances of performance, other information on the purpose and intended nature of the business relationship	8 years from the termination of the business relationship or the execution of the transaction order
37.	fulfilment of the obligation to retain accounting documents	compliance with legal obligation (Accounting Act)	data in the accounting document	8 years
38.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

C/14	Enabling the account holder to gain information on the actual data of the securities account and the customer account on the website of the National Bank of Hungary			
1.	providing information on the actual data of the securities account and the customer account on the website of the National Bank of Hungary	compliance with legal obligation (Investment Act)	entry identifier and password generated for securities account and customer account, securities account balance data, customer account balance data and other account data valid on the last day of the month concerned	5 years

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>D) Other processing cases</b>				
D/15	Market research, opinion polls, customer satisfaction surveys			
1.	market research, opinion polls, customer satisfaction surveys	the Bank's legitimate interest	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	loss of purpose/interest, or successful objection
2.	non-postal liaison	consent	e-mail address, phone number	withdrawal of consent / contract limitation period

D/16	Direct marketing, data controlling for marketing purposes, season's greetings, communication with individuals who use specific channels to inquire about the Bank's products			
1.	direct marketing, data controlling for marketing purposes, season's greetings, communication with individuals who use specific channels to inquire about the Bank's products	consent / the Bank's legitimate interest	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, e-mail address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer In data processing for direct marketing purposes the bank performs profiling to form target groups.	withdrawal of consent, expiry of the term specified in the consent, loss of purpose/interest, or successful objection

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>D) Other processing cases</b>				
<b>D/17</b>	<b>Customer relations, arrangements for events, ongoing efforts to maintain data accuracy, complaints management, receivables management, other operational customer services</b>			
1.	customer relations (liaison with the customer)	consent / the Bank's legitimate interest	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, e-mail address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	withdrawal of consent, loss of purpose/interest, or successful objection
2.	arrangements for events	consent	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, e-mail address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	withdrawal of consent
3.	continuous maintenance of data accuracy	compliance with legal obligation (GDPR)	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, e-mail address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	contract limitation period / withdrawal of consent, loss of purpose/ interest, or successful objection / term determined by law
4.	complaint management (except for recording phone conversations related to the complaint)	compliance with legal obligation (Credit Institutions Act)	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, e-mail address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	5 years
5.	management of receivables related to the concluded contract (collection of receivables)	consent / the Bank's legitimate interest	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	loss of purpose/interest / successful objection, or withdrawal of consent
6.	non-postal liaison conducted for receivables-collection purposes (except for telephone conversations)	consent	telephone number, e-mail address	loss of purpose or withdrawal of consent
7.	fulfilment of the Bank's quality assurance objectives	consent	name, name at birth, mother's birth name, place and date of birth, nationality, address of residence, mailing address, number of personal identity card (passport), number of other identification appropriate for identifying a person under the Act on Personal Data, in the the case of a foreign national the address of residence in Hungary; names and positions of authorised representatives of legal persons and entities lacking the status of a legal person, identification data, as specified in the foregoing, of the agent for service of process, beneficiary's data, products and services used by the customer	loss of purpose or withdrawal of consent
8.	verifying the authenticity and appropriateness of the personal data provided, and, in line with Recommendation 14/2012. (XII.13.) of PSZÁF (Hungarian Financial Supervisory Authority), retrieving new address data through GRIInfO for establishing the liaison required in order to facilitate the debtor's performance or to avoid legal proceedings, or, if all this fails, to initiate a recovery process by means of legal proceedings	consent, the Bank's legitimate interest	name, address of residence, mailing address	withdrawal of consent / contract limitation period

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>D) Other processing cases</b>				
<b>D/18</b>	<b>Performance 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 the FATCA</b>			
1.	fulfilment of obligations under the FATCA	compliance with legal obligation (FATCA Act)	name, address, United States tax ID number, account number, account balance	5 years
<b>D/19</b>	<b>Audio-recordings produced in the Bank's call center and other similar customer service / relevant sales areas operating on similar principles</b>			
1.	audio-recording of phone conversation conducted in the context of complaint management	compliance with legal obligation (Credit Institutions Act)	time of audio-recording, time of call, caller's telephone number, minutes of audio-recording	5 years
2.	execution of an order submitted to the Bank, if the object of the telephone conversation is a specific order	performance of contract	time of audio-recording, time of call, caller's telephone number, transcript of the audio-recording, if any	8 years
3.	ensuring traceability of telephone conversations (including those regarding collection of receivables) conducted with the customer (excluding complaints or specific orders), and fulfilment of the Bank's quality assurance objectives	consent	audio-recording, time of call, caller's telephone number, transcript minutes of the audio-recording, if any	loss of purpose or withdrawal of consent, but not more than 8 years
<b>D/20</b>	<b>Monitoring, for property protection and security purposes, of entry to and exit from specific buildings and premises used by the Bank</b>			
1.	personal, property, data security / protection	the Bank's legitimate interest	name, number of personal identification document, fact and time of passing checkpoints	in the the case of regular entry until termination of the entry authorisation, but not more than 6 months from the time of generation of the data in the case of casual entry, for 24 hours from departure / successful objection

	Purpose of processing	Legal basis for processing	Processed personal data	Duration of data processing (erasure of data)
<b>D) Other processing cases</b>				
<b>D/21</b>	<b>Production and retention of video recordings made, for the protection of confidential securities and business information, security, and the protection of human life and physical integrity, of natural persons intending to enter, for specific purposes, to the Bank's seat and establishments and other buildings used by the Bank as private areas open to the public</b>			
1.	protection of private but publicly used areas that are required for the fulfilment of the Bank's duties; personal, property and data security, protection	the Bank's legitimate interest	video-recording	60 days / successful objection

<b>D/22</b>	<b>Data controlling regarding to consumer clients of UniCredit Leasing Hungary Zrt.</b>			
1.	liaising with the clients of UniCredit Leasing Hungary Zrt. to make preliminary credit assessment and tailor-made loan offers	the Bank's legitimate interest	name, date and place of birth, mother's name, date of decision, net monthly income (HUF), monthly instalment of outstanding debt (HUF), new demand obligation, monthly household expenditure, education, profession, number of persons living in the household, number of dependents, employer's tax number / company registration number / KSH number, address, address type, current UniCredit Leasing delay (days, amount), maximum number of delayed days in the last 6/12 months, maximum overdue debt in the last 6/12 months, sold/written claim in the past 5 years, initial date of employment, sector of employment, date of occupation	loss of purpose/interest, or successful objection, but not more than 60 days of delivery of the data
2.	liaising with the clients of UniCredit Leasing Hungary Zrt. to make preliminary credit assessment and tailor-made loan offers	consent	telephone number, e-mail address	withdrawal of consent

### III. Data Transfer

The bank has the right to transfer data in relation to processing, based on the data subject's consent or under a statutory provision (recipients are other potential controllers outside the Bank), as follows:

Based on the data subject's voluntary consent:

- in the case of document verification and other retrieval, to the Central Office for Administrative and Electronic Public Services (1094 Budapest, Balázs Béla u. 35)
- in the case of income verification by the National Tax and Customs Administration (1054 Budapest, Széchenyi u. 2, [www.nav.gov.hu](http://www.nav.gov.hu)) or by the employer
- to the Bank's Intermediary, in the reconciliation regarding the intermediation fee

Based on Articles 161-164 of the Credit Institutions Act on the release of bank secret and Articles 118-120 of the Investment Services Act on the release of securities secret:

- to the Bank's owner, UniCredit S.p.A. (20154 Milan, Italy, Piazza Gae Aulenti 3 – Tower A, [www.unicreditgroup.eu](http://www.unicreditgroup.eu)), for purposes related to ownership control, to the fulfilment of the Bank's statutory tasks and obligations, to consolidation, risk analysis and sales of services, and to ensure compliance with requirements related to the consolidated supervision
- to UniCredit Bank Austria AG, as per Sections 8 and 9 of Annex 1 of the General Business Conditions on outsourced activities (hereinafter: Outsourcing Annex)
- to third parties, receivables managers engaged on receivables collection activities, in order to enforce the Bank's claims

Based on Article 5 (2) of the CCIS Act:

- to BISZ Zrt., when retrieving reference data from the CCIS or in the case of data transfer

Based on Article 142/A (2)-(3) of the Capital Market Act.

- to the National Bank of Hungary, in relation to the processing referred to in section I/C/14.

### IV. Data processors

- in the case of retrieval from GIRinfo, to GIRO Zrt. (1054 Budapest, Vadász u. 31., [info@mail.giro.hu](mailto:info@mail.giro.hu), [www.giro.hu](http://www.giro.hu))
- to the Bank's business partners contracted for purposes related to opinion polls, market research and direct marketing

- in the case of processing performed for property protection and security purposes (section I/D/D/21-22), Honeywell Szabályozástechnikai Kft. (1139 Budapest, Petneházy u 2-4. 3. em.), CRITERION Biztonsági Szolgáltatások Zrt. (1033 Budapest, Polgár u 8-10.)

Data processors and sub-data processors in the course of outsourcing under Section 68 of the Credit Institutions Act:

- EPDB Nyomtatási Központ Zrt. (seat: 1117 Budapest, Budafoki út. 107-109.) 1117 Budapest, Budafoki út. 107-109.) as data processor and sub-data processor Díjbeszedő Informatikai Kft. (1117 Budapest, Budafoki út 107-109.) according to Sections 1 and 4 of the Outsourcing Annex
- Iron Mountain Kft. (seat: 1093 Budapest, Czuczor utca 10.) as data processor and Datashred Kft. (1012 Budapest, Kuny Domokos utca 4/D fsz.1.) as sub-data processor according to Sections 2 and 9 of the Outsourcing Annex
- THALES DIS Deutschland GmbH (Warinherstrasse 81, 81541 München, Germany) as data processor and ANY Biztonsági Nyomda Nyrt. (1102 Budapest, Halom u. 5.) as sub-data processor according to Section 3 of the Outsourcing Annex
- UniCredit Services S.C.p.A ("US") (Italy, 20151 Milan, Via Livio Cambi 1.) as data processor and sub-data processors under [https://www.unicreditbank.hu/content/dam/cee2020-pws-hu/Rolunk/US\\_ScPA\\_al-adatfeldolgozok-Sub-data-processors.pdf](https://www.unicreditbank.hu/content/dam/cee2020-pws-hu/Rolunk/US_ScPA_al-adatfeldolgozok-Sub-data-processors.pdf) according to Section 5 of the Outsourcing Annex
- UniCredit Bank AG. (Kardinal-Faulhaber- Str. 1, 80333 Munich, Germany) according to Section 6 of the Outsourcing Annex
- NeoSoft Informatikai Szolgáltató Kft. (8000 Székesfehérvár, Távírdá utca 2/A.) according to Section 10 of the Outsourcing Annex
- UniCredit Business Integrated Solutions Austria GmbH (1090 Vienna, Nordbergstrasse 13) as data processor and B.I.T. Blue IT-Services Ges.m.b.H. (AT 1020 Vienna Obere Donaustraße 95), COMARCH SPOLKA AKCYJNA (PL 31-864 Krakow Aleja Jana Pawla II 39a), EXPERIAN ÖSTERREICH GESELLSCHAFT MI (AT 1080 Wien Strozsigasse 10), PL-O-T EDV-Planungs- und Handels GmbH (AT 1010 Wien Franz Josefs Kai 33), SPECIFIC-GROUP SLOVAKIA KG (SK 821 04 Bratislava Galvaniho 7/D), Targit GmbH (AT 1040 Vienna Brucknerstraße 2/3), TERADATA GMBH (AT 1150 Wien Storchengasse 1), VOQUZ IT Solutions (AT 1030 Wien Rennweg 97-99) as sub-data processors according to Section 11 of the Outsourcing Annex

- GIRO Elszámolásforgalmi Zártkörűen Működő Részvénytársaság (1054 Budapest, Vadász u. 31.) according to Section 12 of the Outsourcing Annex
- Afford Fordító- és Tolmácsiroda Kft. (1093 Budapest, Lónyay utca 29.) as data processor and Syntext Bt. (1147 Budapest, Czobor u. 84/B), Horváth Eleonóra ev. (8000 Székesfehérvár, Havranek u. 6.), Punktum 03 Bt. (1133 Budapest, Kárpát u. 5.), Mezei Viola Mezei ev. (1021 Budapest, Budakeszi út 55/D) és Világ-Egyetem Kft. (1064 Budapest, Vörösmarty u. 42. 2/16.) as sub-data processors according to Section 13 of the Outsourcing Annex
- InterContact Budapest Kft. (1054 Budapest, Hold u. 15.) as data processor és SB Bt. (1122 Bp., Maros u. 25.), Csere Éva és Tsa Bt. (1028 Budapest, Úrbéres u. 38-40.), Exedrium Kft. (1016 Budapest, Fenyő u. 13.), Konsulinna Bt. (1016 Budapest, Fenyő u. 13.), Target 27. Kft. (2600 Vác, Karcsu Antal Arzén u. 1/C.), B.O. Bt. (1101 Budapest, Kőbányai út 43/A, Aldwick Kft. (5600 Békéscsaba, Andrássy u. 24-28.), Krahobor Bt. (2086 Tinnye, Honfoglalás u. 7.), Márk Frivaldszky e.v. (1046 Budapest, Kunhalom. u. 28.), Szomráky Béla e.v. (2626 Nagymaros, Béla Király u.2.), Al-Dente Bt. (1138 Budapest, Népfürdő u. 17/C.), Bezdán Csaba e.v. (7622 Szedeg, Attila út 7.), Mahalo Bt. (1031 Budapest, Vízimolnár u. 6.), Trans-Script Bt. (1032 Kiscelli u. 18.), Kaletsky és Tsa Kft. (1012 Budapest, Logodi u. 50.), a RG Progress Bt. (1145 Budapest, Róna u. 185.), Niles Facklam e.v. (77694 Kehl, Kindergarten Strasse 1/A.) és Szunyiné Vezse Mária e.v. (2030 Érd, Bibic u. 46.) as sub-data processors according to Section 14 of the Outsourcing Annex
- Interlingo Bt. (1026 Budapest, Pasaréti út 47.) according to Section 15 of the Outsourcing Annex
- Criterion Készpénzlogisztikai Korlátolt Felelősségű Társaság (1139 Budapest, Rozsnyai u. 21-25.) according to Section 16 of the Outsourcing Annex.
- e-Jogsegéd Szolgáltató Korlátolt Felelősségű Társaság (1135 Budapest, Kisgömb utca 6/1.) according to Section 17 of the Outsourcing Annex.
- Interlex Communications Kft. (1013 Budapest, Attila út 33.) according to Section 18 of the Outsourcing Annex.
- BSCE Tanácsadó és Informatikai Kft. (Magyarország, 1134 Budapest, Róbert Károly körút 82-84.) according to Section 19 of the Outsourcing Annex.
- Ingenico Hungary Kft. (1134 Budapest, Váci út 19.) according to Section 20 of the Outsourcing Annex.
- SIA Central Europe a.s. (Röntgenova 1, 851 01 Bratislava, Slovakia) and SIA Central Europe a.s. Magyarországi Fióktelepe, (1117 Budapest, Alíz utca 4.) according to Section 21 of the Outsourcing Annex.
- MaritzCx GmbH (22765 Hamburg, Borselstrasse 18., Germany) according to Section 22 of the Outsourcing Annex.

