

Announcement upon the Data Protection Rights

Purpose and the scope of this announcement:

With this announcement, KRK informs you of its dedication and commitment to protect and secure your personal data. We are responsible for the personal data we collect from you, so in the following of this announcement you will be informed what kind of personal data we collect, the purposes of using that data, with who we share that personal data, how long we keep the data, as well as for your rights as a subject of personal data.

Information which KRK collects from you, relates to:

- **Basic identification information:** It is any information related to an identified natural person or identifiable, directly or indirectly, in particular by reference to an identification number or one or more many special factors for his physical, physiological, mental, economic, cultural or social identity. We process this data in order to compile the loan agreement or other documents necessary. Personal identification information is categorized as: name and surname, identification number, identity card/passport, country and date of birth, gender.
- **Socio-demographic and employment information:** In line with credit risk management for the approval of your loan we require the following information such as: your information about the place of residence, regular monthly income, other sources of income, the number of people who are affected by it your income, professional qualifications/title, professional qualifications, data about the years of general employment, type of employment.
- **Marital Status Information:** We collect marital status information in order to customer recognition through the following information: marital status, number of family members, number of family members who are employed, the number of family members who work abroad country.
- **Contact Information:** The purpose of collecting this contact information is in cases when we are dealing with the notification of changes to the contract, conditions or general terms, the notification in the event that your loan has not been realized according to the maturity date, or the discussion of mitigating measures in cases when there are difficulties in payments, etc. As contact information are considered: phone number (mobile or landline), e-mail, residential address.
- **Customer related information:** We process data relating to your data banking and financial, data related to your habits and preferences, given by interactions yours with us in our branches, our websites, with meetings, calls, conversations, e-mails exchanged, interviews, telephone conversations and data related to your leisure activities and interests.

The purposes of using your data is to comply our obligations under applicable laws and regulations, including:

- **Banking and financial regulations applicable to microfinance institutions.**
- **Realizing a contract with** you or taking steps regarding your request before entering into a contract, these data are used to: provide you with information about our products and services, assist you and respond to your requests; evaluate if we can offer you a product or service and under what conditions and offer products or services to our customers
- **Fulfilling our legitimate interest,** we use your personal information to distribute and develop our products or services, improve risk management and safeguard our legal rights, including: Transaction testimony, fraud prevention, training our staff, IT management,

- **Personalizing our offer through:** improving our services, advertising our financial products or services, advertising products and services that match your status and profile, segmenting our clients and potential customers, or other similar marketing and management campaigns event, communication of products, services, offers, our news, customer service, including answering your questions, improving and personalizing your experience on our websites and applications, credit account maintenance including the administration of any loyalty program or customer reward.
- **Respecting your choice** if we have requested your consent to the processing of your specific personal data, in certain cases, such as:
 - ✓ when the above goals lead to automated decision making which produces legal effects or significantly affects you. At that point we will inform you separately about the logic involved and the significance and anticipated consequences of such processing.
 - ✓ If we need to further process for other purposes than the above mentioned we will inform you and, where appropriate, obtain your consent.

To accomplish the above purposes, we disclose your personal information to: service providers who perform services on our behalf, financial or judicial authorities, state agencies or public bodies, upon request and to the extent permitted by law, as well as certain professionals' regulatory bodies such as lawyers, notaries, external auditors, executors.

The personal data we hold: for a period that is in accordance with the laws and regulations in force, and then we will delete or make them anonymous, if this is not possible then they will be isolated until the process of deletion is possible.

The rights of the data subject: According to Law no. 06 / L-082 for the Protection of Personal Data, these are the rights of the Data Subject

- The data subject's right to be informed;
- The right of access by the data subject;
- The right to correct data;
- The right to delete data;
- The right to restrict data processing;
- The right to data transfer;
- The right to object to data processing;
- The right to automated individual decision-making, including profiling;

The data subject's right to be informed: You have the right to be informed of how KRRK processes your data and the reasons for processing it. In order to provide this information, KRRK has obligation to inform you which data is collected about you, how it is processed, and the legal basis governing the processing of personal data. You may obtain a copy of your rights notice with no costs.

The right of access by data subject: You as a data subject are entitled to access your personal data held by KRRK.

The right to correct data: One of the fundamental principles that supports data protection is that the data that KRRK processes for you will be accurate. You have the right to correct your data whether it is incorrect or incomplete. The correction from KRRK can be made regarding your request within the legal deadline.

The right to delete data: The data subject has the right to request the deletion of his data from the KRK systems, when the KRK has no reason to continue to process its data further. You as a data subject have the right to request the erasure of your data in the following circumstances:

- when personal data are no longer needed in relation to the purpose for which the KRK originally collected or processed it.
- when you have withdrawn your consent to further processing of the data and there is no other legal basis to continue processing the data.
- when you object to data processing and KRK has no legitimate interest in further processing.
- personal data has been illegally processed.
- personal data must be deleted due to a legal obligation

After receiving a request, KRK will erasure the data if it is not processed for one of the following reasons:

- to execute the right of freedom of expression and information
- for fulfilling a legal obligation by the KRK
- for the performance of a duty in the public interest or in the exercise of official authority
- for reasons of public interest in the field of public health
- for archiving purposes in the public interest, or for historical research or statistical purposes, or
- for raising, executing or defending legal claims.

When your request has not been fulfilled for one of the above reasons, you will be informed of the reason.

The right to restrict of processing: You have the right to restrict the processing of your data under certain circumstances. Restricting of KRK from processing your data means that KRK will continue to retain your data, but will stop processing it unless:

- You agree to have them processed
- Processing is required in connection with a legal claim.

KRK will be required to restrict the processing of your personal data in the following circumstances:

- when you inform KRK that the information it holds about you is incorrect. If this is the case, KRK will stop processing the data until it ensures the accuracy of the data.
- when the data is processed for the performance of a public interest task or because of the legitimate interests of the KRK and you have objected to the data processing. In these circumstances, processing may be restricted while the KRK considers whether its legitimate interests mean that it is appropriate to continue with the processing of the data.
- when the data is processed for the performance of a public interest task or because of the legitimate interests of the KRK and you have objected to the data processing. In these circumstances, processing may be restricted while the KRK considers whether its legitimate interests mean that it is appropriate to continue with the processing of the data.
- when data has been illegally processed
- when KRK has no longer needs to process the data but needs the data related to a legal claim.

The right to data portability: You have the right to receive the personal data you provided to KRK in an electronic and structured legible format and to transmit the data to another data controller. This right applies in the following circumstances:

- when you have provided your information to KRK
- when processing is carried out because you have given your consent to KRK to do so

- when processing is performed to finalize the employment contract between you and KRK
- when processing is performed by automated means.
- you will not be charged for providing this data. On request, KRK will transmit the data directly to another organization if our IT systems are compatible with those of the recipient.

The right to object: You have the right to object the processing of your data under certain circumstances. This means that you have the right to request KRK to stop processing your data. You can oppose processing where processing is done:

- regarding the legitimate interests of the KRK
- for the performance of a duty in the public interest
- in the exercise of official authority or
- for profiling purposes.

Where you object the processing of data, the KRK will stop the disputed processing activity unless: The KRK can demonstrate compelling legitimate reasons for the processing of the data believed to be more important than your rights or

- Processing is required in connection with legal claims made by or against the KRK.

The right to automated individual decision making, including profiling

You have the right not to be subject to a decision based solely on automatic processing, including profiling that produces effects on it or similarly affects it.

However, the above paragraph does not apply in the following circumstances:

- when is necessary to enter into or execute a contract between the data subject and a data controller.
- when is authorized by a specific law
- when you have given explicit consent.
- In circumstances where we use particular category data, for example, your health, sex life, sexual orientation, race, ethnic origin, political beliefs, religion and union membership, the KRK will ensure that one of these applies for processing: when you have given your explicit consent to processing or
- Processing is necessary for reasons of considerable public interest.

How to contact us:

If you have any questions regarding the protection of your personal data, please send us your question in this electronic address mbrojtjaetedhenave@krk-ks.com or phone number +383 38/222/345.

The withdrawal of consent:

The data subject has the right to withdraw his consent at any time and must complete **The Withdrawal of Consent Form**, which can be downloaded through the website. After completing the form, the data subject should send an email to mbrojtjaetedhenave@krk.com