

NOTICE ON THE PERSONAL DATA PROCESSING

PaySpot doo Novi Sad, Electronic Money Institution (hereinafter: Institution or Data Controller), as a personal data controller, for the purpose of transparent processing of personal data, in the document Notice on the Personal Data Processing (hereinafter: the Notice) informs persons whose personal data are collected (hereinafter: Persons) about basic information related to the processing of personal data, protection of personal data and the rights of persons.

The Data controller is: Electronic Money Institution PaySpot doo Novi Sad, Branimira Ćosića 2/II/201B, 21000 Novi Sad, company registration number: 21157074, tax identification number: 109296534, phone No.: + 381 (0)21 310 3000, e-mail: office@payspot.co.rs

The Institution, with the application of organizational, technical and security protection measures, processes and uses personal data in a legal, fair and transparent manner, all in accordance with legal regulations, primarily the Law on Personal Data Protection (hereinafter: the Law), according to which personal data is any data relating to a natural person whose identity is determined or determinable.

1. CATEGORIES OF PERSONAL DATA PROCESSED

The Institution collects and processes the following categories of personal data – the overview is given comprehensively in relation to the various processing purposes:

- **Primary identification data** – In order to execute a payment transaction or establish a business relationship, the primary identification data of the Person is required, primarily for the purpose of implementing the Institution's legally prescribed obligations (e.g. in accordance with the Law on Payment Services, the Law on Prevention of Money Laundering and Financing of Terrorism). For this purpose, data such as: name and surname, date and place of birth, personal identification number, address of residence and/or place of residence, data on the type, number, issuer, date, place and validity period of the personal document, citizenship, name of one of the parents and similar are collected and processed.

This data is also collected from guarantors, legal representatives, proxies, beneficial owners, associates, related persons and the like for some of the Institution's services.

A copy of the Person's identification document is kept in accordance with the regulations on the prevention of money laundering and financing of terrorism, as well as for the protection of the legitimate interests of the Institution in connection with the prevention of fraudulent actions/abuse.

- **Personal data processed for special purposes** – political exposure (official status);
- **Residency data** – data of the natural person user of the Institution's payment services, the legal representative and the beneficial owner of the legal entity, that is, the legal representative and manager of the entrepreneur;
- **Data necessary for credit products** – type of work, activity, employer data, including employment contract, income data, credit history, previous use of banking products, and the like. If the client does not settle his obligations on time, the data will also be processed for the purpose of debt collection;
- **Data on transactions, payment instruments and the use of payment services** – transaction amount, account number, merchant's POS terminal number, tokenized card data, payment order identifiers, date and time of transaction, data on assets and the origin of assets, immediate destination and purpose of business relationship or transaction, frequency of product use and the like;
- **Contract data** – contract type, contract start and end date, product usage history;

- **Data on the activity and business activity** of the person to whom the data refers (e.g. occupation, employment status, company name, etc.);
- **Contact information** – The Institution processes the contact data of the Person required for mutual communication in the case of complaints and objections, determining the essential facts and circumstances of the disputed relationship and deciding on the merits of the objection, as well as the investigation of suspected fraud/abuse. The data can also be used for the purpose of executing a contract (delivering prescribed or contracted notices, etc.). Contact data are: mailing address, landline and/or mobile phone number, email address, residential address;
- **Channel data** – Depending on the communication channel through which the request to use the service is submitted, the Person's personal data related to the specifics and functionality of the channel used by the Person (Institution branch, representative or digital channels) are additionally processed. If business relationship is established through digital channels, the Institution collects video recordings for the purpose of identifying persons, technical data, data on geolocation, data on registration (logging) activities. Technical data that are a prerequisite for the using services via means of remote communication refer to IP address, device ID, operating system, model of the user's mobile device. The Institution also collects biometric data, i.e. a facial image for user identification;
- **Contact center and video surveillance data** – video and/or audio recordings (video/audio recordings of video surveillance and recordings of telephone conversations). Calls received by the Contact center of the Institution are recorded. During an informal conversation with the Institution's contact center, you are not obliged to disclose personal data. The Institution processes personal data for the purpose of security surveillance of the Institution's facility, for the purpose of preventing illegal actions against persons, property and business, and for the purpose of detecting criminal acts related to property;
- **Data on visits to the Institution's internet portals** – data and information submitted by Persons by filling out appropriate forms on our website, including but not limited to: name, surname, address, mobile phone number, landline number and email address. If the Person addresses the Institution via the Internet, using the contact form on the Institution's website, the conditions and data collected on that occasion can be informed at <https://www.payspot.rs/> - Terms of use of the PaySpot doo Novi Sad site;
- **Data from external sources** – data available from public registers and records (Business Register Agency, Credit Bureau, etc.);
- **Data for marketing activities** – information that the Institution collects and processes for the purposes of direct marketing and profiling, based on the freely given consent of the Person to whom the data refers;
- Data that the Institution obtains in the process of compliance with obligations based on the Law on Prevention of Money Laundering and Financing of Terrorism and other regulations;
- Other personal data for which there is a legal basis for their processing in accordance with the law.

Employees of the Institution process all collected data within the scope of their business authority, for the purpose of performing their work, and this data is considered confidential.

2. PURPOSE OF PROCESSING AND LEGAL BASIS OF PROCESSING

The basis and purpose of personal data processing largely depend on the products and services for which the Persons to whom the data relates apply or are contracted.

The Institution collects personal data in the following ways:

- a) directly from the Client or Potential clients, by direct delivery by the Client and/or Potential client (when submitting a request for a service, registration and use of digital channels, etc.);

- b) automatically when using the Institution's products and services (from the Institution's internal systems, from the user's device);
- c) from publicly available sources;
- d) from other data controllers, based on the corresponding contractual relationship. A prerequisite for any collection of personal data is the existence of an appropriate legal basis in accordance with the Law.

The legal basis for the collection and processing of data is prescribed by law (e.g. the Law on Prevention of Money Laundering and Financing of Terrorism, the Law on Payment Services, the Law on Limiting the Disposal of Assets for the Purpose of Preventing Terrorism and the Spread of Weapons of Mass Destruction, etc.) or the collection and processing is carried out for the purpose of concluding a contract/execution of a payment transaction or based on the consent of the person whose data is being processed.

The Institution processes personal data in accordance with the provisions of the Law on Personal Data Protection and other regulations of the Republic of Serbia.

The Institution collects and processes personal data for the purpose of establishing a business relationship and concluding a Contract, as well as realizing the rights and obligations arising from the Contract with the Person to whom the data refer, to the extent necessary for:

1. Fulfillment of contractual obligations

The processing of personal data is necessary for the conclusion and execution of a contract on the use of products and/or services of the Institution or for the Institution to take certain actions at the request of the person before the conclusion of the contract/execution of the transaction. If the Person refuses to provide the data required for this purpose, the Institution will not be able to conclude a contract with that Person or provide the requested service.

2. Fulfillment of legal obligations

The Institution processes personal data in order to fulfill the legal obligations stipulated by the regulations of the Republic of Serbia that regulate the Institution's operations (in accordance with the Law on Prevention of Money Laundering and Financing of Terrorism, the Law on Payment Services and others), as well as due to the regulatory requirements to which the Institution is subject as a financial institution. The Institution performs processing for the purpose of fulfilling legal obligations in the following cases:

- Providing information to the National Bank of Serbia in accordance with the Law on Payment Services;
- Provision of information to competent state authorities in accordance with regulations;
- Risk assessment and management;
- Credit check.

3. Processing based on the client's consent

The processing of personal data can be based on the consent of the Person to whom the data refers, and only in the case where the Person gives express consent to the processing of data for a specific purpose (offers delivered via email and/or mail to the address, etc.) Data processing will be carried out only in accordance with the scope and for the purpose for which the consent of the Person was given. The given consent can be revoked at any time, with legal effect from the moment of withdrawal of consent.

Consent can be given for:

- Submission of offers and advertising material for the Institution's payment services;

- For video identification in accordance with the regulations in the field of prevention of money laundering and financing of terrorism;
- Obtaining reports from the Credit Bureau in order to assess the credit rating and the offer of credit products.

4. Protection of legitimate interests

In certain cases, the Institution bases the processing of personal data on the protection of legitimate interests. The Institution bases data processing on legitimate interest in the following situations:

- when the processing is necessary for the initiation and management of legal proceedings before state authorities in order to realize the rights and interests of the Institution or other persons;
- when the purpose of the processing is to determine the affinity and attitudes of clients of a certain segment within the development of new products and services, with the aim of improving the offer of products and services to that category of clients, so that it better suits their needs and wishes;
- when the purpose of the processing is to ensure the security of the Institution's IT system and operations, including the security of services offered to clients;
- when the processing is carried out with the aim of monitoring and preserving physical security in the business premises of the Institution;
- when the processing is carried out for the purpose of preventing and investigating fraud/abuse, prevention of money laundering and financing of terrorism and criminal acts and other criminal acts and abuses to the detriment of the Institution, its clients and/or third parties;
- when the purpose of the processing is risk assessment that the Institution is obliged to monitor;
- protection of legal claims and defense in legal disputes and the like.

In the mentioned cases, consent for data processing is not required, but the Person has the right to submit a request to exercise their rights at any time in the manner described in the Notice.

The Person's consent to the processing of personal data gives the Institution the right to deliver commercial information and direct offers of its products and services, as well as to contact the Person for market research or satisfaction with the Institution's products and services. The processing for the stated purposes is carried out in order for the Institution to further adapt the offer to the wishes and needs of clients, timely inform clients about new services and benefits, receive feedback on the services provided, consider proposals for improvements, include clients in the research and surveys it conducts.

The given consent can be revoked at any time by contacting the Institution in the manner specified in the Notice.

The Institution, as an obligee of the Law on Prevention of Money Laundering and Financing of Terrorism, is obliged to carry out actions and measures to know and monitor the party, among other things, when there are grounds for suspecting money laundering or terrorist financing in connection with the party or the transaction, and when there is doubt as to the veracity or credibility of the obtained data about the party and the real owner.

3. RECIPIENTS OF PERSONAL DATA

Within the Institution, branches or employees receive the data they need in order to be able to fulfill their contractual, legal and/or legal obligations and legitimate interests. All employees who process personal data undergo training related to the protection of personal data and are obliged to apply the highest business standards in their daily operations.

The Institution has undertaken all organizational, personnel and technical measures that ensure that data processing is carried out in accordance with the provisions of applicable regulations and to ensure the protection of the rights of persons to whom the data refer.

The Institution can disclose personal data in the case when the persons have agreed or there is an obligation of the Institution to provide the data.

The Institution can deliver personal data to the following Recipients:

- competent authorities and organizations: National Bank of Serbia, Ministry of Finance – Directorate for Prevention of Money Laundering, regulatory, judicial or other authorities in accordance with regulations;
- public information systems: Association of Serbian Banks – Credit Bureau;
- the Institution's external auditor;
- third parties with whom the Institution has concluded a contract that regulates the handling of confidential data, and is concluded in order to fulfill the contracted services or support business processes. These parties process data in accordance with the terms of the contract and applicable regulations.

Data from the Institution's video surveillance can be used by competent authorities or courts (for evidence in proceedings), security services (for security purposes) for law enforcement purposes and others.

4. TRANSFER OF DATA ABROAD

Personal data is processed in the Republic of Serbia, and personal data is exceptionally transferred to another country or to an international organization without prior approval if it has been established that the other country or international organization provides an appropriate level of personal data protection.

It is considered that an adequate level of protection is provided in states and international organizations:

- a) which are members of the Convention of the Council of Europe on the protection of individuals in relation to the automatic processing of personal data;
- b) for which the European Commission has determined that they provide an adequate level of protection;
- c) with which an international agreement on the transfer of personal data has been concluded.

The transfer of personal data to a country or an international organization that does not meet the stated conditions will be carried out only with the express consent of the Person to whom the data refers and if other conditions prescribed by the Law on Personal Data Protection are met. For more information on protection measures, you can contact the Personal Data Protection Officer.

5. PERIOD OF PERSONAL DATA STORAGE

Personal data are stored until the purpose and basis of data processing is fulfilled, i.e. they are processed during the entire period of business cooperation, the execution of a payment transaction, as well as after the execution of a payment transaction or the termination of a business relationship in accordance with the rules prescribed by internal acts and regulations, i.e. with the legal obligation to store data and documentation, and in particular in accordance with the following legal provisions: Law on Payment Services, Law on Prevention of Money Laundering and Financing of Terrorism, Law on Protection of Users of Financial Services, etc.

Personal data is stored for at least 5 years from the date of execution of the payment transaction or termination of the business relationship.

The Institution stores data after the execution of a payment transaction or termination of a business relationship if: there is a legal basis for storage, legitimate interest (resolution of disputes, defense of legal claims, direct marketing, etc.), at the request of competent state authorities or for the purpose of resolving complaints.

6. RIGHTS OF DATA SUBJECTS REGARDING THE PROCESSING OF PERSONAL DATA

The institution provides the persons whose data is processed with all the rights guaranteed by the Law. The data subject has the following rights:

- the right to access the data as well as to provide a copy and information on all data processing actions;
- the right to request the correction and addition of personal data if the data is incorrect or incomplete;
- the right to request the deletion of data under the conditions prescribed by the Law on Personal Data Protection and if there is no purpose or legal basis for their processing;
- the right to limited processing under the conditions and in the manner prescribed by the Law on Personal Data Protection, in which case the data can be further processed only on the basis of the person's consent;
- The right to data portability;
- The right to object;
- The right to complain to the Commissioner for Information of Public Importance and Protection of Personal Data and the right to administrative and judicial protection.

In order to exercise rights, any Person whose data is processed may contact the Institution with a request to exercise rights in connection with the processing of personal data. A person can submit a request to the addresses and method specified in this Notice.

A person has the right to lodge a complaint with the Commissioner for Information of Public Importance and Protection of Personal Data on the processing of personal data relating to him by the Institution as a Data controller, if he believes that the processing of his data is carried out contrary to the provisions of the Law or other valid regulations.

The Person can ask the Institution for information on whether the provision of personal data is a legal or contractual obligation or the provision of data is a necessary condition for concluding a contract, as well as on whether the Person has an obligation to provide data and on the possible consequences if the data is not provided. In addition, the Person may request information about the existence of automated decision-making, including profiling and relevant information about the logic used, as well as about the significance and expected consequences of such processing for the Person to whom the data refer.

7. CONTACT PERSON FOR PERSONAL DATA PROTECTION

For the purpose of exercising your rights regarding the protection of your personal data, as well as for obtaining all necessary clarifications in this regard, you may contact the Data Protection Officer by one of the following means:

- By mail to the address of the Institution's registered office:
PAYSPOT DOO NOVI SAD
Branimira Ćosića 2/II/201B, 21000 Novi Sad
Data Protection Officer
- By e-mail to: zastita.podataka@payspot.co.rs;
- By phone at: + 381 (0)21 310-3000