

Information and advisory on the processing of personal data

In keeping with the provisions of Act No. 101/2000 Coll., on the Protection of Personal Data, as amended, (hereinafter "PPD Act"), PPF banka a.s., (hereinafter "PPF banka") provides clients with the following information and advice:

1) PPF banka processes personal data on the basis of applicable laws, in particular Act No. 21/1992 Coll., on Banks, as amended (hereinafter "Banking Act") and in accordance with Act No. 253/2008 Coll., on selected measures against legitimisation of proceeds of crime and financing of terrorism, as amended (hereinafter "Anti-money Laundering Act"), or with the client's consent. If the client refuses to provide PPF banka with the above indicated information, PPF banka is authorized to refuse to provide the client with the requested banking services if the client cannot be adequately identified. PPF banka gathers and processes personal client information which serves to clearly identify clients, along with personal information enabling contact with clients. The personal information processed by PPF banka includes (extent of processing of personal data): name, surname, title, national identification number if such has been assigned, date of birth, gender, place of birth, citizenship, permanent or other residence address, number of identification card, contact information including the correspondence address, telephone, fax, e-mail and potentially similar information, as well. With express permission from the client, PPF banka also has authorization to photocopy the national identity card or other document proving the identity of the client. PPF banka does not process sensitive personal data.

PPF banka gathers and processes the client's personal data for purposes and to the extent necessary to fulfill PPF banka's legal obligations under special laws, as well as for purposes to do with PPF banka's banking business, to allow PPF banka to carry out banking business without unreasonable legal or material risks, and to protect PPF banka's rights and address its internal needs (particularly monitoring the quality of services provided to clients and to evaluate potential risks).

The purposes registered by PPF banka with the Office for Personal Data Protection are as follows:

(i) the negotiation and conclusion of the contractual relationship, (ii) performance under the contract, (iii) to protect vital interests and rights, (iv) authorized disclosure of personal data, (v) to protect the rights of PPF banka, receiver or other relevant parties, (vi) processing via the interbank information system, (vii) processing in order to ensure accessibility to persons and entities providing services to PPF banka and processing data on behalf of PPF banka, (viii) evaluation of the creditworthiness and reliability of the client, (ix) archival pursuant to law, (x) offering business and services, (xi) debt collection, securing debts or exercising claims, (xii) assigning debts owed to PPF banka to a third party, (xiii) informing providers of securities of the actual amount of the debt secured if this does not conflict with the law.

PPF banka must retain personal data for the period designated under law which, as a rule, is the time during which a contractual relationship is in effect between PPF banka and the client and for 10 years following the end of the calendar year during which the contractual relationship was terminated, or for a period of 10 years after all of the client's financial obligations to PPF banka from the contractual relationship concluded have been fulfilled. For data records concerning investment instruments, data is retained for a period of 12 years after the end of the calendar year in which the data was entered.

2) PPF banka processes personal data (i) provided to it by clients, (ii) gathered from publicly available registries, lists and records (e.g., the Commercial Register, Trade Register, Cadastral Register, etc.), (iii) obtained from other entities if so designated under special regulations (e.g., Art. 38a of the Banking Act), (iv) obtained from other entities with the client's consent.

3) Client personal data is thoroughly protected at PPF banka. PPF banka processes client personal data in electronic information systems subject to consistent, strict physical, technological and procedural controls. All persons coming into contact with personal data in the course of their duties at work or under contract are bound to confidentiality. All client information is subject to banking confidentiality policy. Client personal data is processed directly by PPF banka or by other entities with which PPF banka has concluded a contract for the processing of personal information which provides adequate, trustworthy guarantees for the organizational and technical protection of the data provided.

4) Personal data acquired may be made available without the client's consent only:

(i) in fulfilling PPF banka's obligations under special regulations, particularly under the Banking Act, to courts, law enforcement authorities, tax authorities, court executors, financial arbiters, social security bodies, supervisory authorities in the exercise of their statutory powers, as well as in accordance with the Anti -money Laundering Act.

(ii) in accordance with the Money Laundering Act, PPF banka is authorized to obtain client personal data and provide it to other banks, either directly or via third parties established to maintain client registries,

(iii) to processors or entities with which PPF banka has concluded a contract for the processing of personal data and which provide adequate guarantees for the technical and organizational protection of the data provided (hereinafter "**processor**"),

(iv) to other entities when necessary for the protection of PPF banka's rights and interests of the bank protected under law to the extent necessary to cover claims related thereto,

(v) to other entities with client consent.

5) The client is authorized to request information such as the personal data processed by PPF banka to the extent designated by PPD Act. This information will be provided without undue delay at a reasonable cost not exceeding the costs required to provide the information in question. If the client suspects that PPF banka or the processor is, for example, making use of incorrect personal data, the client may request an explanation from PPF banka or may request that the personal data be modified, supplemented or blocked. If this is impossible, the client may request the personal data be liquidated if the client believes that PPF banka is processing personal data in conflict with the protection of his private or personal life, or in conflict with the law.

PPF banka will always inform the client that the request is being dealt with without undue delay. At any time, the client has the right to contact the Office for Personal Data Protection. If there has been a breach of PPF banka's legal obligations or those of the processor, the bank and the processor shall bear joint and indivisible responsibility.

This advisory has been placed at PPF banka headquarters, in PPF banka client centers and is available on PPF banka's website at www.ppfbanka.cz.

Clients are acquainted with the rules for processing personal data and its protection when they conclude banking business or are provided with banking services.