

PRIVACY POLICY

HOW DO WE USE YOUR PERSONAL DATA

Data controller - "CREDINS BANK KOSOVO" Sh.a with its Head Offices at Rr. "UCK, Nr.240, Pristine, Kosovo, with unique identification number 811410315.

CREDINS Bank KOSOVO processes the personal data collected about the visitors to our site, clients, job candidates and our employees, other individuals who submit various requests for information, consulting, applications, etc.

The user is required by the website of "CREDINS BANK KOSOVO", www.bankacredins-ks.com, to fill in some of the personal data in some sections such as job applications, "Career", "Contact Us", "Suggestions and Complaints", and online applications for banking products".

Credins Bank Kosovo guarantees a high security system for storing and further processing the data, in full compliance with Law No. 06 / L-082 "On Personal Data Protection". The user confirms that the information provided is complete and true and also declares that he/she has completed correctly and truthfully all the required information.

Also, upon the online completion, the user declares that he/she gives his/her consent to the controller Credins Bank and the persons authorized by the latter to further process the information provided.

This website specifies its administration means regarding handling of information and personal data of users who visit this website. Pursuant to Law No. 06 / L-082 "On personal data protection", the information is made available to individuals who use the bank's services via Internet, accessible on the website that corresponds to the official website of the bank.

The data is provided only for this website and not for other sites which the user may visit through other links. The party responsible for handling personal data is "CREDINS Bank KOSOVO" sh.a. with its head offices in Rr. "UCK, No. 240, Pristine, Kosovo.

PERSONAL DATA PROCESSING

Processing of personal data means any operation or set of operations which is performed upon personal data whether or not by automatic means such as collection, recording, organization, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, blocking, erasure or

destruction.

The processing of personal data related to the services provided via Internet by this site is managed by the technical staff of the office in charge of data processing. No information resulting from the service provided via Internet is communicated or disclosed unless the information is requested by the competent authorities which acquire this right by special law in compliance with the requirements of law.

The personal data categories to be processed are (name/father's name/surname, Mob./phone No., e-mail, address, account no., photo, personal No., ID No., etc.)

Personal data provided by users is used only for the purpose of providing the service or for completing the request and is communicated to the service provider, "processors", "sub-processors" and third parties, only if needed for this purpose, observing the requirements of law.

The employees of the Bank are subject to the obligation to maintain the confidentiality of the information which is given to the latter in order to exercise its functions in accordance with the Law, and may disclose it only to the legal authorities. The bank assesses their integrity before they are hired. The Bank monitors also their compliance with their information security obligations.

CATEGORIES OF DATA SUBJECTS BEING PROCESSED

We use the personal data of the categories of personal data subjects (clients, employees, job candidates, etc.), and keep them in order to provide service to the data subject even in cases requested by the latter for other purposes closely related to it. Website search data and software procedures, responsible for the operation of this website receive data in the context of normal operation and only for the connection period, the transmission of which occurs during the use of communication protocols via Internet. This website does not include links between this site and other sites. We encourage you to read the privacy statements on the other websites you visit.

The personal data for electronic banking services of data subjects' categories are stored in a high security standard system. The Bank processes the personal data of the user and authorized persons only for the purpose of using electronic banking services. The data is obtained not to establish links with identified parties, but considering their nature, they enable identification of users by processing or linking to third party information and data.

The information provided voluntarily by the user, all optional, explicit and voluntary e-mails sent to the addresses specified on this website, includes the sender's address needed to respond to requests as well as any other personal data provided in the email. The Bank guarantees each user that after submitting the information and data to the server of the Bank's website, the latter are stored and further processed in a high security standard system, in accordance with the requirements provided in Law no. 06 / L-082 "On the protection of personal data".

The use of personal data by the Bank to send advertising materials or commercial information

for selling products or services, requires prior consent of the data subject. By using the application, you give your consent for further processing of data. In addition, in case you do not want to be informed further, you are given the opportunity to unsubscribe through a dedicated link.

Specific summaries that are prepared for specific services that may be required will be progressively presented or published on the bank's website.

We use the information of individuals applying for employment with the Bank, for the application process and to monitor recruitment statistics. When we want to disclose data to a third party, for example, when we want to get a reference, or obtain some data from other relevant institutions, we do not do so without first informing the data subjects, except when this information is required by law. Personal data of applicants who do not win the competition are stored until the term specified in the applicable legislation expires. Then, they destroyed or deleted. We keep non-personalized information for statistical purposes about applicants, to assist our recruitment activities, but no applicant is identifiable from this data.

We keep personal information of individuals who are employed at the Bank, only for the purpose of employment and no beyond that. The data is kept in secure places, manually as well as in computer systems in accordance with the law and our internal rules. When an employee is no longer an employee of the Bank, we prepare a file for the period during which he/she has been employed. The data of the file are kept secure and used only for purposes that are directly related to the employment of the person until the expiry of the term set by law. Then, the data is destroyed.

WAYS OF PROCESSING PERSONAL DATA

Personal data of the subjects are processed electronically and manually in full compliance with the security measures stipulated in the provisions of Law No. 06 / L-082.

DATA STORAGE TERM

Credins Bank will store and process the data for as long as it is necessary to achieve the purpose for which they were collected or further processed.

The data are stored according to the deadlines provided in the contractual obligations with the client or processors and according to the legislation in force. After the expiry of the deadlines provided by the legislation in force, the data are destroyed or anonymized.

ACCES TO PERSONAL DATA

Credins Bank Kosovo strives to be as open as possible to give individuals access to their personal data. Individuals may find out whether we have any personal data by sending us a "request for accessing personal data" and pursuant to Law No. 06 / L-082 "On the protection of personal data" the bank, within 30 days from the date of receiving the request, informs them about the data or explains the reasons for not providing the information.

If we keep your personal data, we shall:

- explain why we keep them;
- show the recipient to which the data are disclosed;
- Inform whether the provision of personal data is mandatory or voluntary;
- describe them and, if possible, a copy of the information is provided in an understandable form.

For any personal data kept by the bank, as well as for any rights that you as a data subject have in accordance with Law No. 06 / L-082 "On the Protection of Personal Data", it is necessary to submit a request to the bank by providing also your legal identification documents.

RIGHTS OF PERSONAL DATA SUBJECT

Individuals whose personal data are processed, have the right under law No. 06 / L-082 "On the Protection of Personal Data", to receive at any time confirmation of the existence or not of personal data and to know their content and source, to verify the accuracy, update or correction, the right of deletion ("Right to be forgotten"), to request information on the purpose of processing, on the categories of personal data processed, information blocking and data that are handles in violation of the law, as well as in any case to oppose, for legitimate reasons, their handling. Credins Bank Kosovo informs you about the legal processing of data, as well as on any rights that you as a data subject have in accordance with Law No. 06 / L-082 dated 30 January 2019 "On the Protection of Personal Data".

The rights of the data subject provided in the law "On the Protection of Personal Data", based on Article 22 "Restrictions" may be limited if such a restriction observes the essence of fundamental rights and freedoms and is a necessary and proportionate measure to guarantee public security and protection, prevention or detection of criminal offenses, judicial independence, etc.

SECURITY OF PERSONAL DATA PROCESSING

The Bank processes personal data of personal data subjects in order to conduct its activity and carry out its statutory duties in accordance with the legislation in force and internal rules. This may include confidential information about the categories of data subjects being processed. Information is a valuable asset, so steps should be taken to protect information from unauthorized use, alteration, disclosure or destruction, whether accidental or intentional.

The Bank is committed to ensuring the use of information and information technology systems in order to maintain the integrity and confidentiality of information under its control. The Bank uses a risk-based approach in assessing and understanding risks and uses all physical, technical and procedural means to provide appropriate security measures. The Bank takes into account technological developments and implementation costs to achieve an appropriate level of security for the nature of the information and the damage that may result from a potential breach of personal data security.

All employees of the Bank are subject to the obligation to maintain the confidentiality of information provided to them while performing their pursuant to their job descriptions, and may disclose it only to legal authorities. The Bank assesses their integrity before they are hired. The Bank monitors their compliance with their information security obligations. According to the confidentiality declaration signed by the bank employees, under which they have civil and criminal legal responsibility, the bank employees are obliged to maintain the confidentiality of information even after the end of their function.

By accessing this website, you confirm that have read and accepted the terms of use provided in it. This document must be understood in accordance with the terms and conditions of the bank and the terms of using this website and it shall constitute the "Privacy Policy" that will be subject to further updates.

Credins Bank will ensure compliance with the legal framework for protecting the client's personal data, and if clients have objections, the Bank will continue to take appropriate actions to resolve the issue. If the Bank does not take the relevant measures, the client can submit a request to the Information and Privacy Supervisory Authority, in the following address: Rr. Zejnel Salihu - No. 22 (former building of the Basic Court) 10000, Prishtina - Kosovo, Telephone +383 38 20062959.

HOW TO CONTACT US

Requests for information regarding our privacy policy can be sent by e-mail to info@bankacredins-ks.com as well as they can be submitted to the counters of the Bank "CREDINS KOSOVO" Sh.a.