

Information on the Processing of Personal Data for the Purpose of Handling Complaints

KENTBANK d.d., Gundulićeva ulica 1, 10000 Zagreb, Republic of Croatia, OIB: 73656725926, phone: +385 1 4981 900, is the controller of personal data (hereinafter: the Bank), and considers the protection of individuals' personal data to be a fundamental right of every person.

As our valued client, your security and satisfaction are of the utmost importance to us. We are committed to providing a high-quality service that allows you to feel safe and confident. In this context, we place particular emphasis on the adequate protection of your personal data, which we consider a key element of our service. When processing your personal data, we will act transparently and process such data only when there is a clear and legitimate purpose.

What is personal data and what is processing?

Personal data means any information relating to an individual whose identity is identified or identifiable (*data subject*), such as name, surname, photograph, or a recording through which the data subject can be identified or recognized.

Processing means any operation or set of operations performed on personal data or on sets of personal data, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, transmission of personal data within the Bank or to third parties with whom the Bank has a contractual business relationship, both during the business relationship and after its termination, for as long as the Bank is legally obliged to retain certain documentation.

Which personal data do we process and for what purpose?

The personal data you provide to the Bank when submitting a complaint will be processed for the purpose of responding to your complaint submitted to the Bank.

The personal data we process for the purpose of handling complaints includes full name/company name, personal identification number (PIN), email address, and postal address. These are necessary for us to identify who submitted the complaint and to respond to your inquiry. If you do not provide the requested data to the Bank, the Bank will not be able to respond to your complaint.

Legal Basis for Personal Data Processing

Your personal data is collected by the Bank in order to comply with its legal obligations, namely the Consumer Protection Act and other applicable regulations governing complaints.

Access to Personal Data and Disclosure to Third Parties

Access to your personal data is granted exclusively to authorized Bank personnel. In accordance with applicable legal regulations, the Bank may disclose your data to certain institutions such as the Croatian National Bank, the Personal Data Protection Agency, judicial and tax authorities, and others.

Transfer of data to third countries

The Bank will not transfer your personal data to third countries for the purpose of handling complaints; instead, it will collect and process such data within the Republic of Croatia.

Your rights

In accordance with the General Data Protection Regulation (GDPR), you have the following rights:

- Right to be informed, meaning that you have the right at any time to be informed about the processing of your personal data carried out by the Bank, as well as any related information concerning such processing,
- Right of access to personal data,
- Right to erasure (“right to be forgotten”),
- Right to rectification of personal data,
- Right to restriction of processing,
- Right to data portability,
- Right to object,
- Right to lodge a complaint with a supervisory authority.

You may exercise these rights and obtain additional information about the processing of your personal data, at any time by submitting a request at any branch of the Bank or by contacting us via email at: szop@kentbank.hr.

Note:

If you have given consent to receive our newsletter, please note that, as a client of the Bank, you have the right to object at any time to the processing of your personal data for marketing purposes, in which case the Bank will immediately cease such processing.

Personal Data Retention Period

The Bank will process your personal data received for the purpose of handling your complaint in accordance with the legal time limit prescribed for responding to complaints, and, pursuant to the Credit Institutions Act, will retain it for at least 11 years from the end of the year in which the complaint was resolved. The Bank may retain your personal data for a longer period if there is legitimate interest, such as resolving potential complaints or disputes (e.g., for the purposes of legal proceedings, fraud prevention, or similar actions). In all such cases, the data will be retained only to the extent necessary to achieve that purpose, with the application of appropriate protective measures.

Complaint

You have the right to lodge a complaint regarding the processing of your personal data at any time. A complaint can be submitted using the Bank’s form or in free form through one of the following methods:

- By mail to the address: KentBank d.d., Gundulićeva ulica 1, 10000 Zagreb
- By email to: szop@kentbank.hr
- In person at any Bank branch

Your personal data will not be subject to automated decision-making, including profiling, within the meaning of Article 22 of the General Data Protection Regulation (GDPR). If you believe that your right to personal data protection has been violated, you may also file a complaint with the Croatian

Kent Bank

Personal Data Protection Agency (hereinafter: AZOP), either by email at azop@azop.hr or by post to AZOP's registered office address.

The Bank will inform you of the actions taken no later than one month after the date of receipt of the request. If the Bank is unable to respond within the mentioned one-month period, that deadline may be extended by an additional two months, taking into account the complexity and number of requests, in which case the Bank will inform you within 30 days of receiving the request.

Contact

Data Controller: KentBank d.d., Gundulićeva ulica 1, 10000 Zagreb, phone: +385 1 4981 900

Data Protection Officer: szop@kentbank.hr