

**PRIVACY NOTICE**  
**on personal data processing in connection with international tax agreements**

Data are processed in accordance with the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), Act CXII of 2011 on the Right of Informational Self-Determination and on the Freedom of Information (Privacy Act), as well as other applicable legal regulations, in particular Act XXXVII of 2013 on Certain Rules of International Public Administration Cooperation Related to Taxes and Other Public Duties (International Public Administration Cooperation Act), Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (Credit Institutions Act) and Act XIX of 2014 (FATCA Act).

OTP Bank Nyrt. (registered office: H-1051 Budapest, Nádor u. 16.; hereinafter: "Bank" or "Company") shall in each case ensure the lawfulness and purpose limitation of processing regarding the personal data it processes.

The Company reserves the right to modify this Notice and shall provide the relevant notification through the publication of the revised Notice on the website.

**1. NAME AND CONTACT DETAILS OF THE CONTROLLER**

Controller's name: OTP Bank Plc.  
Registered office: H-1051 Budapest, Nádor utca 16.  
Postal address: OTP Bank Plc., H-1876 Budapest  
E-mail: [informacio@otpbank.hu](mailto:informacio@otpbank.hu)  
Telephone number: (+36 1/20/30/70) 3 666 666  
Website: [www.otpbank.hu](http://www.otpbank.hu)

**2. THE FOLLOWING TABLE SUMMARISES THE MAIN FEATURES OF DATA PROCESSING UNDER THIS PRIVACY NOTICE**

PURPOSE OF PROCESSING	LEGAL BASIS FOR PROCESSING	SCOPE OF DATA SUBJECTS	SCOPE OF DATA PROCESSED	DURATION OF PROCESSING
Recording of tax residence declaration, tax residency status check.	Compliance with the legal obligation pursuant to Article 6(1)(c) of the General Data Protection Regulation	Natural person clients of the Controller who are subject to a declaration obligation, or the beneficial owner, authorised representative of legal entity clients	<p>In case of natural person clients:</p> <ul style="list-style-type: none"> <li>- name;</li> <li>- birth name;</li> <li>- his mother's surname and first name;</li> <li>- place and date of birth;</li> <li>- residential address or mailing address;</li> <li>- presence/absence of US tax jurisdiction based on FATCA;</li> <li>- US tax identification number in the case of a US tax resident;</li> <li>- Active. based on country(s) of tax residence;</li> <li>- relevant country tax identification number(s);</li> <li>- date of declaration;</li> <li>- in the case of certain statements, witness identification data: name, address, signature.</li> </ul> <p>In case of a legal entity or the representative(s) of an organisation without legal personality:</p> <ul style="list-style-type: none"> <li>- actual owner details: <ul style="list-style-type: none"> <li>• name;</li> <li>• place and date of birth;</li> <li>• residential address;</li> </ul> </li> </ul>	<p>In case of an established legal relationship:</p> <p>Eight years from the termination of the business relationship.</p> <p>In the case of a legal relationship not established:</p> <p>180 days from the receipt of a statement related to tax identity, from the identity check.</p>

			<ul style="list-style-type: none"> <li>• Country(ies) of citizenship;</li> <li>• foreign tax identification number(s);</li> <li>• date of declaration;</li> <li>• corporate signature.</li> </ul>	
Informing the client in writing of the conduct of a tax residency status check and of the data provision and reporting obligations of the Controller.	Compliance with the legal obligation pursuant to Article 6(1)(c) of the General Data Protection Regulation	Clients of natural persons who are tax residents of the relevant state, or persons exercising control over clients of legal persons or unincorporated associations.	<p>In case of natural person clients:</p> <ul style="list-style-type: none"> <li>- Client's name;</li> <li>- Client's place and date of birth;</li> <li>- residential address or mailing address;</li> <li>- Tax jurisdiction(s) of the client;</li> <li>- foreign tax identification number(s);</li> <li>- account details and balance.</li> </ul> <p>In case of a legal entity or the representative(s) of an organisation without legal personality:</p> <ul style="list-style-type: none"> <li>- Type and name of the person conducting the check, and the data provided in case of a natural person performing the inspection; <ul style="list-style-type: none"> <li>o Customer name</li> <li>o place and date of birth</li> <li>o your residential address</li> <li>o foreign tax identification number(s).</li> </ul> </li> </ul>	Eight years from the termination of the business relationship.
Data reporting to the National Tax and Customs Administration (NTCA).	Compliance with the legal obligation pursuant to Article 6(1)(c) of the General Data Protection Regulation	Clients of natural persons who are tax residents of the relevant state, or persons exercising control over clients of legal persons or unincorporated associations.	<p>In case of natural person clients:</p> <ul style="list-style-type: none"> <li>- Client's name;</li> <li>- place and date of birth;</li> <li>- residential address or mailing address;</li> <li>- Tax jurisdiction(s) of the client;</li> <li>- foreign tax identification number(s);</li> <li>- Client's account details and balance.</li> </ul> <p>In case of a legal entity or the representative(s) of an organisation without legal personality:</p> <ul style="list-style-type: none"> <li>- Type and name of the person performing the inspection; <ul style="list-style-type: none"> <li>o Customer name</li> <li>o place and date of birth</li> <li>o your residential address</li> <li>o foreign tax identification number(s).</li> </ul> </li> </ul>	Eight years from the termination of the business relationship.

Please note that only the personal data listed in the table may be processed for the purposes set out above. However, it may be the case that not all of the personal data listed above are processed for a given client, but only a part of thereof. The exact content of the data reporting for the various cases and the indicators on which they are based can be found in the “Reporting to the NTCA and the US tax authority (IRS)” and “Reporting to the tax authority of a Participating Jurisdiction” sections of the following announcements available on the Bank's website.

The Bank's FATCA and CRS/ DAC2 notices for retail and corporate clients are available at the following link: [https://www.otpbank.hu/portal/hu/Kondiciok/CRS\\_DAC2\\_FATCA](https://www.otpbank.hu/portal/hu/Kondiciok/CRS_DAC2_FATCA)

### 3. CONTACT DETAILS OF THE DATA PROTECTION OFFICER

Data Protection Officer's name: Zoárd Gázmár  
 Postal address: H-1131 Budapest, Babér u. 9.  
 E-mail: [adatvedelem@otpbank.hu](mailto:adatvedelem@otpbank.hu)

### 4. RECIPIENTS OF PERSONAL DATA

Recipient shall mean a natural or legal person, public authority, agency or another body, to which the personal data are disclosed, whether a third party or not.

#### 4.1. DATA TRANSFERS

The personal data specified in Section 2 of this notice are reported to the NTCA on an annual basis, with the data content specified in the International Public Administration Cooperation Act. The data covered by data reporting are transmitted by the NTCA through the automatic information exchange regime to the tax authority(ies) of the participating jurisdiction(s) in which the clients concerned are tax residents.

Additional information and the list of participating jurisdictions is available on the Controller's website in the DAC2/CRS and FATCA notices: [https://www.otpbank.hu/portal/hu/Kondiciok/CRS\\_DAC2\\_FATCA](https://www.otpbank.hu/portal/hu/Kondiciok/CRS_DAC2_FATCA)

RECIPIENT OF THE DATA TRANSFER	DATA CONCERNED BY THE DATA TRANSFER	PURPOSE OF THE DATA TRANSFER
National Tax and Customs Administration (NTCA)	<p>In case of natural person clients:</p> <ul style="list-style-type: none"> <li>- Client's name;</li> <li>- place and date of birth;</li> <li>- residential address or mailing address;</li> <li>- Tax jurisdiction(s) of the client;</li> <li>- foreign tax identification number(s);</li> <li>- Client's account details and balance.</li> </ul> <p>In case of a legal entity or the representative(s) of an organisation without legal personality:</p> <ul style="list-style-type: none"> <li>- Type and name of the person performing the inspection;                             <ul style="list-style-type: none"> <li>o Customer name</li> <li>o place and date of birth</li> <li>o residential address</li> <li>o foreign tax identification number(s).</li> </ul> </li> </ul>	Fulfillment of data reporting obligations.

## **5. RIGHTS OF DATA SUBJECTS IN CONNECTION WITH THE PROCESSING**

Pursuant to Articles 12–22 of the General Data Protection Regulation, data subjects may request from the controller access to, rectification or erasure of their personal data as well as the restriction of processing; moreover, they have the right to withdraw their consent or object to the processing.

In the event of a violation of their rights defined in the General Data Protection Regulation, data subjects may lodge a complaint with the Controller at the contact details specified in Clauses 1 and 3.

In accordance with Article 12(3) of the General Data Protection Regulation, the Company shall fulfil the data subject's request to exercise his or her rights without undue delay, but within one month of receipt of the request in any event. That period may be extended by two further months where necessary, taking into account the complexity and number of the requests. The Company shall inform the data subject of the extension of the deadline within one month of receipt of the request, stating the reasons for the delay.

Where the data subject makes the request by electronic form means, the response shall also be provided by electronic means where possible, unless requested otherwise by the data subject, with the requested form specifically indicated in his or her request.

### **5.1. RIGHT OF ACCESS**

The data subject shall have the right to request from the Company—using the contact details provided in this Notice—information as to whether or not personal data concerning him or her are being processed, and, where that is the case, to be informed as to:

- which personal data are processed on what legal basis, for what processing purposes and for how long;
- to whom, when, pursuant to which legislation and to which personal data it has provided access to or to whom it has transmitted personal data, and from which source the personal data have been obtained;
- whether it applies automated decision-making and if so, the logic involved, including profiling.

The first time, at the data subject's request, the Company shall provide a copy of the personal data constituting the subject of processing free of charge and subsequently, in accordance with Article 12(5) of the General Data Protection Regulation, where requests from a data subject are manifestly unfounded or excessive, in particular because of their repetitive character, the Company may charge a reasonable fee, taking into account the administrative costs of providing information or it may refuse to act on the request.

In order to comply with data security requirements and to protect the rights of the data subject, the Company is required to confirm the identity of the data subject or the identity of the person wishing to exercise the right of access; consequently, the provision of information or access to the data, or the issue of a copy of the data is subject to the identification of the data subject.

### **5.2. RIGHT TO RECTIFICATION**

Via the contact details provided in this Notice, data subjects may request the Company in writing to modify or rectify their personal data, provided that they can credibly confirm the accuracy of the rectified data. If they send the request to the Company by electronic means, the Company shall also respond electronically. If they wish to receive the response in any other way, they need to indicate that in the request.

### **5.3. RIGHT TO RESTRICTION (BLOCKING) OF PROCESSING**

Via the contact details provided in this Notice, data subjects may request that the Company restrict the processing of their personal data (by clearly marking the processing operation as restricted and by ensuring that all other data are processed separately) if:

- they contest the accuracy of their personal data (in which case the Company shall restrict processing for the duration of verifying the accuracy of the personal data);
- they believe that the processing is unlawful, but the data subject opposes the erasure of the personal data and requests the restriction of their use instead;
- the controller no longer needs the personal data for the purposes of the processing, but they are required by the data subject for the establishment, exercise or defence of legal claims; or

- the data subject objects to the processing (in which case the restriction shall be in place for the period of verifying whether the legitimate grounds of the controller override those of the data subject).

#### **5.4. DATA PORTABILITY**

You shall have the right to receive the personal data concerning you and made available by you to the Company in a structured, commonly used and machine-readable format and have the right to transfer those data to another controller without hindrance from the Controller, if:

- the processing is based on consent or a contract; and
- the processing is carried out by automated means.

#### **5.5. RIGHT TO ERASURE ('RIGHT TO BE FORGOTTEN')**

Data subjects may request in writing via the contact details provided in this Notice that the Company erase their personal data.

The Company shall be required to erase your personal data without undue delay where any one of the following grounds applies:

- the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
- you have withdrawn your consent and there is no other legal ground for the processing;
- the legal basis for processing is a legitimate interest, a public interest or the exercise of official authority, and there are no overriding legitimate grounds for the processing; or
- where personal data are processed for direct marketing purposes, you have the right to object at any time to the processing of your personal data for such purposes;
- the personal data have been unlawfully processed.

#### **5.6. OBJECTION TO PROCESSING**

You have the right to object to the processing based on legitimate interest using any of the contact details provided in Clauses 1 and 3.

#### **5.7. RIGHT TO JUDICIAL REMEDY**

If data subjects believe that the data protection rules in effect have been infringed by the Company as a result of the processing of their personal data, they may lodge a complaint with the National Authority for Data Protection and Freedom of Information (address: H-1055 Budapest, Falk Miksa utca 9–11.; Postal address: H-1363 Budapest, Pf.: 9; Phone: +36 1 391 1400; E-mail: [ugyfelszolgalat@naih.hu](mailto:ugyfelszolgalat@naih.hu)). Data subjects are also entitled to lodge a complaint with other regulators; thus, in particular, with the supervisory authority in the Member State of their habitual residence.

Court proceedings may also be brought against the Controller for the violation of the rules applicable to the processing of personal data. The data subject may bring the case before the Budapest-Capital Regional Court or the court of law having jurisdiction over his/her place of residence. The contact details of the courts in Hungary are available at the following link: <http://birosag.hu/torvenyszekerek>. If the habitual residence of the data subject is located in another Member State of the European Union, the proceedings may be brought before the courts with competence and jurisdiction in the Member State of his/her habitual residence.