

Privacy Policy of Ohridska Banka

This Privacy Policy of personal data regulates the way that Ohridska Banka (hereinafter referred to as the Bank) collects, processes and uses the data obtained when visiting the Bank's website, as well as the types of information that can be collected and retained on this way.

Information collected by the Bank when visiting the web site

- Information you identify with when using the products and services of the bank, that is data that you provide to us and you agree to process them.
- Information that is not personal, that is, information about the content you are viewing, information about the Internet Explorer software, which content you click, which products and services you visit, the type of computer, and technical information that relates to the operating system, and Internet service provider and the like.
- The service, product, or server records that contain technical information about your use of the service, product, or website, such as the IP address, domain, device, or application settings, errors, and hardware activity.

❖ How is the processing of personal data done?

In its business, the Bank uses the legal and generally accepted norms for protection of personal data of citizens. When processing personal data from the data collections that the bank has formed for the purpose of performing its activity, the general principles for the protection of the privacy of each entity are personal data.

When forming personal data collections for performing its activities, the Bank is guided by the following principles:

- Personal data is collected and processed fairly and in accordance with the Law.
- Personal data is collected for specific, clear and legally determined purposes and is processed in a manner consistent with those purposes.
- Personal data is collected in a scale appropriate to the purposes for which they are collected, stored and processed.
- Personal data should be accurate, complete and updated as needed by applying measures to erase or correct inaccurate or incomplete data, taking into account the purposes for which they were collected in the further processing.
- Personal data will be stored in a form that ensures the identification of the personal data subject no longer than the prescribed deadline for fulfilling the purposes for which the data are collected.

- After the expiry period for storage, personal data may be processed for historical, scientific or statistical purposes.
- When processing the data after the expiry period for storage, the right to protection of the privacy, personal and family life of the personal data subject from their unauthorized use must be respected and their anonymization performed as soon as possible.
- Ohridska banka as a Controller is responsible for the quality of personal data

❖ **How we protect your information**

The personal data that the bank collects, to the extent determined by the business and other needs and for the obtained consent of the personal data subjects, shall treat them as classified information and apply the organizational and technical principles and means for their protection from deliberate or unintentional loss, alteration, unauthorized access or use. At the same time, the Bank uses the same organizational and technical means that it uses to protect business information if it provides for an adequate level of protection or applies specific measures adapted to the needs for personal data protection. Ohridska banka will sell or transfer personal data to third parties, except in the cases provided for by the Law or if it is necessary for the performance of the business operations for which personal data have been collected. The transmission of personal data is done by providing an adequate level of protection of personal data specific to the method and medium with which the transmission is carried out, in order to prevent the possibility of reading them during transmission.

❖ **Processing and sharing information**

During your visit to the website, your privacy is fully respected. The Bank processes your personal data (personal identification details, contact information) according to your given consent to the processing of personal data. The bank does not disclose your personal information to third parties without your consent. Personal data may be disclosed only in accordance with the law.

❖ **For what purposes are personal data and information used?**

Your personal information we collect can be used for many reasons:

- To identify you in order to provide you with the necessary information regarding the use of the products and services of the Bank
- To facilitate your searches and uncertainties about the Bank and / or the functioning of its products and services
- Help with complaints or problems related to the use of the Bank's products and services
- Provide feedback and your opinion in conjunction with the products and services of the Bank.
- Consider the possibility of your employment if you apply for a job with the Bank through the website

❖ **Acceptance of conditions**

By using this web site, you agree, that you accept the provisions in the Privacy Policy of Ohridska Banka. If you do not agree with the Policy, please do not use the website of Ohridska Banka.