



## PRIVACY NOTICE

### CREDIT AND MONEY LOAN

The purpose of this special notice (hereinafter: "**Notice**") is to provide transparent information, in plain language, on the processing of personal data collected by MKB Bank in connection with credit and money loan (except for the Baby Expecting Loan) products and services, and on the circumstances of processing, in accordance with General Data Protection Regulation (EU) 2016/679 ("**GDPR**").

Processing of personal data available for the Bank during the customer's use of credits and money loan products is a necessary and indispensable precondition for the use of the products or services; a customer failing or refusing to supply such data cannot use the product or service concerned.

The Notice does not cover processing activities relating to the baby expecting loan as per Government Decree 44/2019 (III.12.) and the application for, and the provision of, associated state subsidies, which are covered by a separate privacy notice available at [www.mkb.hu/adatvedelmi-tajekoztatas](http://www.mkb.hu/adatvedelmi-tajekoztatas).

Please read the Notice carefully and be aware of the fact that it contains only the most important details relating to the specific data processing concerned. You have the right to review the complete detailed privacy notice (hereinafter: "**General Notice**") as well, which you can access at [www.mkb.hu/adatvedelmi-tajekoztatas](http://www.mkb.hu/adatvedelmi-tajekoztatas).

#### DETAILS OF DATA CONTROLLER

Name of Data Controller

Registered office

Central contact details

Website

Company registration number

**MKB Bank Nyrt.**

(**'Bank'** or **'Controller'**)

H-1056 Budapest, Váci u. 38.

E-mail: [ugyfelszolgalat@mkb.hu](mailto:ugyfelszolgalat@mkb.hu)

Telephone: +36 (80) 350-350 (MKB TeleBANKár)

[www.mkb.hu](http://www.mkb.hu)

01-10-040952

#### CONTACT DETAILS OF DATA PROTECTION OFFICER

Postal address

E-mail address

H-1134 Budapest, Kassák Lajos u. 16-18.

[adatvedelem@mkb.hu](mailto:adatvedelem@mkb.hu)

If you have any question to ask or any request or complaint to make regarding the protection of personal data or any request concerning the exercise of the right relating to the processing of personal data, feel free to contact MKB Bank Nyrt's Data Protection Officer.



## 1. PURPOSE AND LEGAL BASIS OF PROCESSING PERSONAL DATA, THE PROCESSED DATA

The purposes of this specific data processing include, in particular:

- a) provision and use of the financial services specified in *Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises* (the "**Credit Institutions Act**");
- b) identification as specified in *Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing* (the „**AML Act**“);
- c) communication with the person/customer affected by data processing;
- d) preparation of the contract relating to the product or service concerned, including the processing of the application and the verification of the data;
- e) conclusion of the contract if the necessary conditions are met; and
- f) mutual performance and exercising of the obligations and rights relating to the use of the product and service concerned.

The data processed include data specified by the data subject during the conclusion of the contract, other data generated in the course of the use of the service that can be associated with the data subject, along with conclusions that can be drawn from them.

Information on the processed data and the legal bases of the processing of data for the various purposes of processing are contained in Appendix 1 to the Notice.

## 2. DURATION OF DATA PROCESSING (RETENTION PERIOD)

For general information on the duration of the processing carried out by the Bank, see Section 5 of the General Privacy Notice.

The retention periods pertaining to this special data processing are specified in Appendix 1 to the Notice.

## 3. WHO CAN ACCESS, WITH WHOM DO WE SHARE THE PERSONAL DATA OF THE DATA SUBJECTS

The Bank's employees can access the data for the purposes of the performance of their tasks and to the extent strictly necessary, on a need-to-know basis.

The data so processed may be transferred to other persons ('**Recipients**'). Recipients may include public authorities, other authorities or other bodies performing public duties as well as courts to which personal data have to be disclosed in order to fulfil statutory obligations [Article 6 (1) c) of the GDPR – 'Legal Basis'].

For further details on data access see Section 6 of the General Notice.

## 4. DATA PROCESSING AND OUTSOURCING

Recipients of processing may include third party processors processing personal data on the basis of contracts concluded with the Bank, on behalf of the Bank and for specific purposes prescribed by the Bank. The Bank engages only data processors who or which provide adequate guarantees for the protection of personal data. Data Subjects can ask for information on the processors involved in processing as part of their exercise of their access right.

The processor's activity is regarded as an outsourced activity under Section 68 (1) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises, if it is associated with the financial service or



auxiliary financial service provided by the Bank and is considered as a continuous or regular activity under the same act.

The list of service providers performing outsourced activities for the Bank is available in subsection 4.6 of [MKB Bank Nyrt's General Business Rules](#).

Your data will not be transferred in the course of processing to any third country or any international organisation outside the European Economic Area.

## **5. AUTOMATED DECISION MAKING AND PROFILING**

In connection with data processing, the Bank makes no automated decisions and performs no profiling based on automated processing of personal data.

## **6. RIGHTS OF THE DATA SUBJECT**

Pursuant to Articles 15 to 22 of the GDPR the Data Subject has the right to:

- request access to their personal data;
- request rectification of their personal data;
- request erasure of their personal data;
- request restriction on the processing of their personal data;
- request data portability;
- object to the processing of their data based on the Bank's legitimate interest; and
- request that no decision based exclusively on automated processing be applied to them.

Moreover, the Data Subject has the right to:

- withdraw their consent to processing if processing was based on their prior consent, and
- lodge a complaint with the Bank regarding processing; as well as
- lodge a complaint with the competent supervisory authority or turn to the court.

For more information on the essence of the above rights that can be exercised in regard to processing and details on their exercising, see Section 11 of the General Privacy Notice.

## **7. POSSIBILITIES OF LEGAL REMEDY**

Data Subjects have the right to file complaints concerning data processing by the Bank as detailed in Section 13 of the General Privacy Notice.

The Bank suggests that the Data Subject should use the option of filing a complaint with the Bank for quick and efficient complaint management, before lodging a complaint with the authority or instituting court proceedings.

Data Subjects may submit complaints in relation to the processing of their personal data to the National Authority for Data Protection and Freedom of Information (**NAIH** - H-1055 Budapest, Falk Miksa utca 9-11.; postal address: H-1363 Budapest, Pf.: 9.; e-mail: [ugyfelszolgalat@naih.hu](mailto:ugyfelszolgalat@naih.hu); telephone: +36 (30) 683-5969, +36 (30) 549-6838; +36 (1) 391 1400; fax: +36 (1) 391-1410), and the **court** that has jurisdiction over their place of stay.



Appendix 1:

PURPOSE OF DATA PROCESSING	PROCESSED DATA, DATA CATEGORIES	LEGAL BASIS OF DATA PROCESSING	DURATION OF DATA RETENTION
<p>Fulfilling customer due diligence obligation under Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing ("<b>AML Act</b>")</p>	<p>The data specified in Sections 7 to 11 of the AML Act</p>	<p>Fulfilment of legal obligation Article 6 (1) (c) GDPR; Sections 7 to 11 of the Money Laundering Act</p>	<p>8 years specified in the AML Act (or ten years in cases specified in the same) from the termination of the business relationship or the fulfilment of the transaction order</p>
<p>Processing of the application for the use of the service</p>	<p>The Customer's data specified in Sections 7 to 11 of the AML Act, their signature, income, the start of the legal relationship of ownership of the real estate offered as collateral; the share of ownership; the status of the owner (unlimited/limited liability); date of acquisition of ownership; year of registration of the owner as resident at the address of residence; owner's telephone number; owner's unencumbered assets; owner's share of ownership in other company; their ownership status in other company (unlimited/limited liability); outstanding bank loan debts (in the case of natural person owners with at least 20% ownership or with unlimited liability): date of the execution of the loan agreement, name of provider of loan/leasing, HUF amount of the outstanding loan, currency in which the loan agreement was concluded, loan maturity date.</p>	<p>In the case of a positive decision, performance of the contract Article 6 (1) b) GDPR Legitimate interest in the case of rejection of loan application (Article 6 (1) (f) GDPR): Section 166/A of the Credit Institutions Act</p>	<p>General limitation period as per the Hungarian Civil Code (5 years) from the date of the rejection of the loan application or the termination of the legal relationship</p>
<p>Processing as required for the performance of the contract concluded with the Bank</p>	<p>In addition to the applicant's data required for customer identification as prescribed by the AML Act: Amount, type, purpose, term, way of repayment, grace period, repayment date of the</p>	<p>Performance of the contract Article 6 (1) b) GDPR</p>	<p>In the case of accounting documents (including the documents proving the conclusion of the contract and its termination, and the contract itself); 8</p>



PURPOSE OF DATA PROCESSING	PROCESSED DATA, DATA CATEGORIES	LEGAL BASIS OF DATA PROCESSING	DURATION OF DATA RETENTION
	loan, type of preferential interest, type of interest accrual, interest rate, composition of funds, degree of completion, purchase price, data of loans to be replaced, data of participants of the transaction, data of dependent children, data of person(s) moving together, amount undertaken to be credited, data of disbursement target account, data of property insurance, type, purpose, amount of subsidy, personal data of applicants, data of housing purpose, structure of funds, data of dependent children, data of foetus, data of person(s) moving together, data of home sold within 5 years, data of educational institution, data of training, data of disbursement target account, number of persons living in applicant's household, number of dependants, household budget (income, expenditure), outstanding loan debts, topographic lot number, address, type, nature of collateral real estate, name(s) of owner(s), share of ownership, name of mortgagee of mortgages on the real estate, amount and currency of the debt, data of employer, sector of operation, nature of employment relationship, employee's personal data, income data, data of previous employment relationship		years as specified in Section 169 (2) of Act C of 2000 on Accounting (Accounting Act), otherwise the general limitation period (5 years) as per the Hungarian Civil Code
Communication with the customer	Mailing address or address for service; fixed line or mobile phone number, electronic mailing address (e-mail address)	Performance of the contract during its term (Article 6 (1) (b) GDPR)	Until the termination of the contract/service
Obtaining FATCA declaration	The data prescribed by the relevant act, appearing in the prevailing FATCA Declaration (Family name and given name; Type and number of ID document; Customer ID; U.S. citizenship status;	Fulfilment of legal obligations (Article 6 (1) (c) GDPR);	From the termination of the legal relationship, general limitation period under the Hungarian Civil Code (5 years)



PURPOSE OF DATA PROCESSING	PROCESSED DATA, DATA CATEGORIES	LEGAL BASIS OF DATA PROCESSING	DURATION OF DATA RETENTION
	<p>Green Card status; Status of place of birth in the United States of America; Status of permanent address of residence or address of stay in the United States of America; Status of mailing address or post box in the United States of America; Status of mobile telephone or fixed line telephone subscription with a service provider in the United States of America; Status of standing transfer order to accounts kept in the United States of America; existence of persons with home addresses in the United States of America who are authorised to dispose over and sign regarding the Customer's account; Status of tax ID in the United States of America; Status of persons acting as intermediaries; Status of reception of remuneration for the provision of personal service in the United States of America; Status of income actually relating to trading or business activity performed in the United States of America, signature)</p>	<p>Act XIX of 2014 (FATCA Act)</p>	
<p>Obtaining related supplementary FATCA declaration</p>	<p><b><u>W-8ECI declaration:</u></b>            Family name and given name            Permanent address of residence in the United States of America            U.S. taxpayer identification number            Date of birth            Type of personal services performed in the United States of America            Signature</p> <p><b><u>W-4 declaration:</u></b>            Family name and given name</p>	<p>fulfilment of legal obligation (Article 6 (1) (c) GDPR):            Act CXC of 2015</p>	<p>From the termination of the legal relationship, general limitation period under the Hungarian Civil Code (5 years)</p>



PURPOSE OF DATA PROCESSING	PROCESSED DATA, DATA CATEGORIES	LEGAL BASIS OF DATA PROCESSING	DURATION OF DATA RETENTION
	Permanent address of residence in the United States of America U.S. social security number Family status Amount of revenue from personal service provided in the United States of America Start of employment Employer identification number (EIN) Number of people living in the same household Rate of family tax allowance Amount of other loan debt Amount of other revenues Signature  <b><u>W-8BEN declaration:</u></b> Family name and given name Permanent address of residence in the United States of America U.S. mailing address or address of residence U.S. taxpayer identification number Date of birth Amount of preliminary tax credit Signature		
Obtaining CRS declaration	Family name and given name Permanent address of residence Type and number of identification document Date of birth Tax residency Tax number/code (to be filled out only in the case of foreign tax residency under the CRS regulation) Customer ID Signature	Fulfilment of legal obligations (Article 6 (1) (c) GDPR); Act CXC of 2015	From the termination of the legal relationship, general limitation period under the Hungarian Civil Code (5 years)



PURPOSE OF DATA PROCESSING	PROCESSED DATA, DATA CATEGORIES	LEGAL BASIS OF DATA PROCESSING	DURATION OF DATA RETENTION
Verification of creditworthiness, Supply of data to CCIS	Data specified in Section 5 (7) (a) and (b) of the CCIS Act	Fulfilment of legal obligation Article 6 (1) (c) GDPR; Section 5 (7) (a) and (b) of Act CXXII of 2011 on the Central Credit Information System ('KHR Act')	General limitation period as per the Hungarian Civil Code (5 years)
Ordering a valuation	Customer's personal data, real estate's data, type of valuation, contact person's data	performance of the contract (Article 6 (1) (b) GDPR)	General limitation period as per the Hungarian Civil Code (5 years)
Registry of product / service used	customer ID, loan ID, loan registry account number, market value, credit collateral value, borrowing capacity limits, income-proportional repayment indicator (JTM) percentage, repayment instalments that can be undertaken, actual repayment instalment, transaction interest rates, APRC, rating category, CCIS status	performance of the contract (Article 6 (1) (b) GDPR)	General limitation period as per the Hungarian Civil Code (5 years)
Provision of service for the customer	loan account number, account opening date, mailing address, transaction data, individual cost debit transactions, overdue receivable and amount	performance of the contract (Article 6 (1) (b) GDPR)	8 years specified in the AML Act (or ten years in cases specified in the same) from the termination of the business relationship or the fulfilment of the transaction order
Fulfilment of the reporting obligation towards HST	name, name at birth, mother's name, place and date of birth, citizenship or stateless status, address of residence, address for service, personal ID and tax ID, information on the aid	performance of the contract (Article 6 (1) (b) GDPR)  fulfilment of legal obligation (Article 6 (1) (c) GDPR)	General limitation period as per the Hungarian Civil Code (5 years)



PURPOSE OF DATA PROCESSING	PROCESSED DATA, DATA CATEGORIES	LEGAL BASIS OF DATA PROCESSING	DURATION OF DATA RETENTION
Check by state tax authority, the credit institution and the district office of the lawfulness of the use specified in the application and establishment of eligibility for the aid	personal data of the persons specified in the application (name, name at birth, mother's name, place and date of birth, citizenship or stateless status, address of residence, address for service, personal ID and tax ID)	performance of the contract (Article 6 (1) (b) GDPR)  fulfilment of legal obligation <i>Government Decree 17/2016 (II.10.)</i> <i>Government Decree 16/2016 (II.10.)</i>	General limitation period as per the Hungarian Civil Code (5 years)
Processing of application for aid for providing barrier-free access	certificates/documents required for processing application for aid	performance of the contract (Article 6 (1) (b) GDPR) fulfilment of legal obligation; Government Decree 12/2001. (I. 31.) on housing subsidies	General limitation period as per the Hungarian Civil Code (5 years)
Backtesting of use of prefinancing relating to state housing refurbishment subsidy	information on whether the loan will be used for prefinancing required for the use of the housing refurbishment subsidy	data subject's consent (Article 6 (1) (a) GDPR)	From the termination of the legal relationship, general limitation period under the Hungarian Civil Code (5 years) or until the withdrawal of the data subject's consent