

ADRIATIC BANK AD PODGORICA



PRIVACY POLICY

Podgorica, March 2020

1. INTRODUCTION

Adriatic Bank AD Podgorica is dedicated to protect your privacy right, as separate right of each individual, therefore, it publishes this Privacy Policy which defines Bank's determination for protection of your privacy.

Privacy Policy of Adriatic Bank AD Podgorica (hereinafter: Adriatic Bank) refers to the:

- o internet pages, with address www.adriaticbank.com (hereinafter: internet pages)
- o mobile applications, based on forms/inquiries and for the purposes defined in the those forms
- o collection, usage and providing your personal data for usage, with possibility of using the cookies

By using the website / mbanking application, you are giving the consent to the data collection or you agree with the manner in which the data in this Policy are collected and used.

2. DATA COLLECTION

Data we collect are only those data which you submit to us.

When you are looking internet pages/using mobile applications of Adriatic Bank, and you previously do not apply for any of our services/products or do not use communications channels in order to better understand your needs or requests (such as opportunity to file a complaint, etc.), then you are unanimously doing that. On that occasion we do not gather your personal data such as name and surname, address or e-mail address and phone number. Also, Adriatic Bank may collect data which are not personal for the purpose of improving and adjusting our internet page to your needs. In that sense, Adriatic Bank may, related to the statistics of visiting the internet page, collect data which may include IP address of your PC, type of your web browser, date and time of the accession as well as other data that may be collected for these purposes. Internet page of Adriatic Bank uses Google Analytics statistics.

We process collected data as well as the data which Adriatic Bank obtained according to providing services to clients and in process of performing job with particular clients, for the purpose they are submitted i.e. for the purpose of using internet page and providing requested services.

Adriatic Bank may use and so-called cookies, but in any moment you can prevent their usage.

Adriatic Bank does not collect data of racial or ethnical origin, religious or philosophical belief, political opinion.

Adriatic Bank does not offer its products or services to underage persons, but may collect data about underage persons in accordance with the law or when it is for the sole interest of those persons.

If we cannot collect your personal data from you or if your data are not correct or incomplete, Adriatic Bank will not be able to offer/ensure some important characteristics of its banking products /services.

3. USAGE OF PERSONAL DATA

In order that Adriatic Bank could provide you on the internet page/mobile application certain product or service, we may ask from you to provide us voluntarily your personal data including e-mail address, phone number or number of account (if you are payment card user issued by Adriatic Bank), all this with the aim to achieve possible written communication, registration on our internet page, participation in inquires and alike. Also,

efficiency of ensuring banking products/services may imply sending and creation of offer for products/services. Adriatic Bank may use data, primarily e-mail address or phone number that you gave us, so that we can inform you about our products and services or that we can send you offers that we consider to be relevant or interesting. In any moment you can request from the bank not to send you offers, information or messages any more. Adriatic Bank may deliver your data to its business partners for particular purposes likewise creation of the statistical analysis, enabling user's support, organization of delivery and similar with the obligation to keep data confidential. Every third party is strictly forbidden to use your data except for the purpose of providing services to Adriatic Bank.

4. THE RIGHT OF ACCESION AND CORRECTION

If you request, we will provide you with the information which we hold about you and will send you them in accordance with applicable regulations. In case that some data which we have is incorrect or incomplete, we kindly ask you to inform us in written to the following address: Adriatic Bank AD, Marka Miljanova, no. 46 Podgorica, without delay. Every incorrect or incomplete data will be corrected.

5. DATA SECURITY

Security of your data is important to us, therefore, Adriatic Bank undertakes technical, legal and organizational measures in order to protect them from unauthorized access, usage or revealing.

6. AMENDMENTS OF THE PRIVACY POLICY

Adriatic Bank may occasionally make amendments of Privacy Policy so that we can give you new information about the manner in which we protect your data. Adriatic Bank recommends you to overview our web page from time to time and inform yourself about privacy protection that we offer you.

7. CONTACT INFORMATION

If you have any questions, ambiguities or suggestions, Adriatic Bank remains on your disposal in each moment on: info@adriaticbank.com or on the phone number: +38220680951