

## PRIVACY POLICIES

Dear user!

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We'd like to inform you that, in order to provide you a better and faster service, and according to your requirements, ProCredit Bank has created some application forms in some areas of the ProCredit Bank website, such as applying for the Young Bankers Programme or online requests for Applications for Banking Services, or complaints from customers require users to fill in an online application form by giving in this way, even some of their personal data. The data will be collected, processed and stored by the bank in compliance with the provisions of Law no. 9887 dated 10.03.2008 "On Protection of Personal Data". These actions will be carried out according to the principle of respecting and guaranteeing human rights and fundamental freedoms and in particular the right to privacy.

ProCredit Bank stresses that the provision of your personal data is optional and it is optional to provide voluntarily the required information and to continue with the service requested (e.g., job applications, applying for banking services, application of online complaints). In this context, ProCredit Bank wishes to bring to the attention of each user that after the information has arrived on the Bank Web server, the latter implements a security system with high standards for storage and further processing of this data, in complete accordance with the provisions of law no. 9887 dated 10.03.2008 "On Protection of Personal Data".

We use appropriate security measures to protect data under our control against manipulation, loss, destruction, access by unauthorized persons and unauthorized disclosure. Our security procedures are continuously improved by putting in place new technologies.

The user confirms the completion and accuracy of the information provided by stating to have completed correctly and really all the information required. In addition the user states that he gives his approval for further processing of the information provided for use by the bank according to the privacy statement on which the client voluntarily gives his consent.

(Application reference of the ProCredit Entry Programme according to the following link:

<https://cv-uploader.procredit-holding.com/PrivacyPolicy/Privacy%20Statement%20Albania.pdf>

Or for the purpose for which the user has voluntarily declared his personal data and / or for promotional announcements through various means of communication if the data subject has given his consent online (case of online applications for banking services).

We would like to clarify all of the data subjects, that the information provided by you will be processed by us according to the purpose, or the consent of the client, or provisions of the Albanian legislation. These data are not transmitted to unauthorized third parties by consent of the client, according to the Albanian legislative framework for the protection of personal data.

At any moment, after the user has provided the requested information voluntarily in specific areas, the latter is entitled to, through a request to ProCredit Bank, to access this information and request correction. Storage, handling and processing of this data is done in accordance with law no. 9887 dated 10.03.2008 "On Protection of Personal Data", and bylaws for its implementation.

Our Privacy Policy may change in the future. However, in no case could the rights guaranteed by law no. 9887 dated 10.03.2008 "On Protection of Personal Data", and bylaws for its implementation, be limited.