

ADRIATIC BANK AD PODGORICA



PRIVACY POLICY

Podgorica, February 2021

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. PERSONAL DATA COLLECTION

An overview of the Adriatic Bank AD Podgorica website (www.adriaticbank.com) (hereinafter: the Website) is displayed anonymously when collecting data that would enable your personal identification as name, address, telephone number or e-mail address (in hereinafter: personal data).

We will especially alert you when we need your personal data to enable us to provide you the service or to execute transaction you have requested. The personal information we collect through the website may include your name, identification number, company or organization name, personal identification number, address, telephone, email address, employment information, your card information and other information as required.

Adriatic Bank AD Podgorica (hereinafter the Bank) automatically collects data about your computer. This information may include your IP address, browser type, domain name, access time and web page addresses. The Bank uses this data for the purpose of offering its services, maintaining their quality, obtaining various statistical data related to the use of the website.

The Bank shall process the collected data for the purpose of using the Website and providing the desired services, in order to provide information about new products or services that you can use. The Bank may use the information collected to provide you with an efficient customer service, making it easier to use the Website by eliminating the need for participants to enter the same information or to tailor the Website to your personal circumstances and interests.

The Bank does not sell, rent or lend the personal data of website users to third parties and protects your personal data from unauthorized access. The Bank may forward your personal information to its trusted business partners for certain purposes, such as various statistical analyzes, providing customer support or similar needs. In such cases, the Bank will prohibit its business partner from using your personal data for purposes other than those agreed, and will notify the business partner of the confidentiality of personal data.

By entering personal data in the fields provided on the website, you confirm that you have voluntarily made your personal data available, and that you allow it to be used for the purpose for which the data was provided.

Cookies policy (cookies)

In order for the website to work properly, and in order to be improved for the needs of your searching, it is necessary to make a minimum amount of information (cookies) available on your computer or mobile device. More than 90% of the websites have the practice of using cookies, and according to the rules of the European Union, they are obliged to ask for the prior consent of the website user. By using the Adriatic Bank website, you agree to use cookies, and by its blocking you can still view the page, but some of its options will not be functional.

What is a cookie?

A cookie is an information placed on a personal computer (PC) or mobile device at the time of browsing the website you have visited. Cookies enable easier usage because they store your settings for a website (language or address) and reactivate them when you restart them. In this way, the information is tailored to your needs and common uses.

From simple setup information, cookies can also store a large amount of personal information with which you must agree in advance. If you have not enabled this, cookies cannot access the files on your computer. The activities of storing and sending cookies are not visible to you, however, you can select the option of approving/rejecting requests for storing cookies, deleting saved cookies and other activities related to the use of cookies in the settings of the selected internet browser.

How to disable cookies?

Disabling cookies does not allow storage on your computer or mobile device. Cookie settings can be configured and changed in the selected Internet browser. To see the settings, select the browser you are using (Chrome, Mozilla Firefox, Internet Explorer, Opera or Safari), (pages on English language.). If you disable cookies, then they will not be able to use certain functionalities of the website.

What are session cookies?

Session cookies are removed from your computer or mobile device when you close the internet browser with which you browsed the website. With the help of these cookies, the pages store temporary data.

What are persistent cookies?

Persistent or saved cookies remain on your computer or mobile device even after closing the internet browser. With the help of these cookies, the website stores data to make it easier for you to use. Example: Websites that require you to enter a username and password will remember your entry that will appear each time you visit them. Persistent cookies can remain recorded on your computer for days, months or years.

What are first-party cookies?

First-party cookies come from the website you are viewing, and can be temporary or permanent. In this way, the website stores information that will make it easier for you to use each time you visit that website.

What are third-party cookies?

Third-party cookies on your computer come from other websites located on the website you are browsing. These are, for example, pop-up ads, and cookies have the role of tracking websites for advertising purposes.

Does this website use cookies?

Yes, this website uses cookies to provide you with a simpler and better user experience.

Which cookies does this website use?

Session cookies - these are cookies that will be automatically deleted when you close the internet browser in which you work.

Persistent cookies - these are cookies that will remain recorded in your internet browser (until they expire or you delete them manually). The information collected is anonymous and does not include your personal information.

Are there any third party cookies on the website? There are several external services that store limited cookies, and the same was not set by this website.

Limited cookies are used for uninterrupted use of features that provide users with easy access to content.

This page allows you to:

This site uses the Google Analytics service to measure traffic, advertising products and 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, etc. 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 Podgorica, Dzordza Vasingtona, no. 98/VIII 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