

## **BANKPOZİTİF KREDİ VE KALKINMA BANKASI A.Ş.**

### **PUBLIC DISCLOSURE TEXT FOR THE PROCESSING OF PERSONAL DATA**

1. This disclosure is made by BankPozitif, as the personal data controller, pursuant to the Law on the Protection of Personal Data (the Law) and the other related legislation to enlighten the real persons of whom it processes the personal data within the scope of its activities.
2. The policy on personal data processing activities of BankPozitif is available on the Bank's website under the heading of "About Us".

#### **IDENTIFICATION OG THE PERSONAL DATA CONTROLLER**

3. Corporate Name: BankPozitif Kredi ve Kalkınma Bankası A.Ş.
4. MERSİS No: 0854012611200011

#### **WHAT IS PERSONAL DATA?**

5. Personal data means any kind of information that belongs to the real persons whose identities are either known or determinable.
6. Pursuant to the Law on the Protection of Personal Data No. 6698 (the "Law") published on the Official Gazette dated 07 April 2016 and numbered 29677 to protect the fundamental rights and freedoms of persons, especially privacy, and determine the obligations of real and legal persons who process personal data, the consent of the data owners must be obtained in order to save and process such personal data, except to the extent required by law.

#### **WHICH CASES DO NOT REQUIRE ANY CONSENT OF DATA SUBJECT FOR PROCESSING OF PERSONAL DATA?**

7. In case of the existence of any of the following cases, no consent is required to process the personal data:
  - Explicitly stipulated in the laws
  - It is mandatory to disclose the data in order to protect the life or bodily integrity of a person or any other person, who cannot give his/her consent due to an actual impossibility or whose consent is legally unrecognized
  - It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
  - The data controller is required to disclose the data in order to fulfill his/her legal obligations
  - The data has already been disclosed by the relevant person
  - Data processing is required to establish, exercise or protect a right
  - The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

#### **PURPOSES, LEGAL BASIS AND COMMUNICATION TO THE THIRD PERSONS OF THE PERSONAL DATA PROCESSING**

8. All the explanations related to the purposes and legal basis of the data processing by the Bank, by which methods it uses to collect them and to whom it may communicate them are given under the contact categories. You may reach more information about this subject under the related person category depending

on your relationship with the Bank. On the other hand, if any disabled persons who wish to benefit from the products and services offered and the rights provided to the disabled persons by our Bank inform our Bank of their situation, their disabilities must be recorded due to the legal arrangements. Therefore, in such a case, any information related to these persons' health conditions may be processed independently from the person categories to verify their disability.

9. Except for the data processing purposes detailed separately under different person categories, our Bank processes the personal data within the scope of the laws, particularly the Banking Law No. 5411 and the Capital Markets Law No. 6362, and all the secondary legislation related thereto as well as the other related legislation in order to identify the persons making transactions or the real persons who are parties to such transactions; prepare all the records and documents either electronically or on paper that would be the underlying documents for such transactions; fulfill its obligations imposed by the BRSA, the CMB, the CBRT and all the other authorities to save, report, and submit the information regarding the applicants, the Bank's clients, persons providing securities, shareholders, real beneficiaries or agents/representatives, visitors of the Bank, visitors of the websites of the Bank and all the other real persons; offer the products, services and campaigns requested from/offered by our Bank; be able to analyze the Bank's clients, products, services and marketing activities; conclude the applications made regarding the Bank's products and services; and execute the agreements to be entered into by the Bank. Rules stated in the related legislation on the sharing of personal data electronically as commercial communication are used as a base for marketing and promoting the products and services. Data of the real persons who consented that his/her data may be used electronically as commercial communication pursuant to such legislation is processed independently from the person categories for the marketing and promotional purposes. Such real persons who consented that his/her data may be used electronically as commercial communication may withdraw their consents at any time.

## The Bank's Clients

They are the real persons who have established a continuous business relationship with the Bank within the framework of the banking service agreements they signed.

### For what purposes BankPozitif process the data.

- To fulfill its know your client obligations arising from the Banking Law and the Financial Crimes Investigation Board ("MASAK") legislation
- To execute the banking services agreements entered into by and between the Bank and its clients
- To perform the transactions necessary for the clients to benefit from the products and services offered by the Bank
- To conduct marketing activities
- To execute the Bank's obligations arising from legal arrangements and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### What is the legal basis for the data processing and the data collection method?

Client data is collected through either physical forms such as the Know Your Client Form, Client Application Form, Transaction Instruction Form or electronically, or else through electronic means such as telephone banking, mobile banking or online banking as well as electronically via the Bank's inquiry tools or verbally through applications such as call center/telephone banking.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using unautomated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the

Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Client data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws (the Banking Law, the Law Regarding the Prevention of Laundering of Crime Revenues, the Capital Markets Law, the Consumer Protection law and the other relevant laws)
- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement (the banking services agreement)
- The data controller is required to disclose the data in order to fulfill his/her legal obligations (any and all legal legislation related to the banking operations, particularly the BRSA regulations)
- Data processing is required to establish, exercise or protect a right
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

### **Who are the third parties to whom data can be transferred?**

Pursuant to the legislation, particularly the Banking Law and the Law on the Protection of Personal Data, client data may be shared with the following third parties. Please see the corresponding section for this sharing purposes.

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding
- Other banks and financial institutions, risk center or companies incorporated by at least five banks/financial institutions

### **Applicants/Potential Clients**

They are the real persons who have applied to benefit from the products and services offered by the Bank or whose data is processed for marketing purposes.

### **For what purposes does BankPozitif process the data?**

In addition to the purposes indicated for the Bank's clients,

- To determine the credit standing of the applicant
- To prepare and enter into loan agreements and security agreements, if necessary, in case the loan request is approved
- To conduct marketing activities

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data of the persons who requested our Bank's products and services and the potential clients is collected through application forms filled either physically or electronically, or else through the Bank's electronic inquiry tools and verbally through applications such as call center/telephone banking.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws
- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is required to process the data in order to fulfill his/her legal obligations
- Data processing is required to establish, exercise or protect a right
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

Your data concerning sending electronic messages for commercial purposes may only be processed if you have consented to receive such messages.

### **Who are the third parties to whom data can be transferred?**

Pursuant to the legislation, particularly the Banking Law and the Law on the Protection of Personal Data, applicant/potential client data may be shared with the following third parties.

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding
- Other banks and financial institutions, risk center or companies incorporated by at least five banks/financial institutions

### **Legal Person Authorized Persons and Representatives**

They are the authorized persons and representatives of the legal persons or unincorporated organizations whose data is processed by the Bank.

### **For what purposes does BankPozitif process the data?**

- To verify identification and fulfill its know your client obligations within the scope of the MASAK legislation
- To execute the Bank's obligations arising from legal arrangements and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data is collected based on the legal persons' decisions related to granting authorizations or signature circulars through either in print or electronically, or else through the Bank's electronic inquiry tools and verbally during the meetings account officers hold with the representatives of the legal persons.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws
- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is required to process the data in order to fulfill his/her legal obligations
- Data processing is required to establish, exercise or protect a right
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

### **Who are the third parties to whom data can be transferred?**

The Bank may share personal data of authorized persons or legal person representatives with the following third parties.

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding
- Other banks and financial institutions, risk center or companies incorporated by at least five banks/financial institutions

### **Shareholders, Controllers and Real Beneficiaries**

They are the shareholders of the firms, persons controlling such firms, real beneficiaries of the client accounts other than the real and other persons or persons having similar characteristics.

### **For what purposes does BankPozitif process the data?**

- To verify identification and fulfill its know your client obligations within the scope of the MASAK legislation
- To determine the credit standing of the shareholders and the executives within the scope of the firms applications
- To execute the Bank's obligations arising from legal arrangements and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data is collected either physically or electronically through the documents provided by the legal persons showing their shareholding structures, Trade Registry Gazette records and information and documents obtained from the same as well as through the Bank's electronic inquiry tools and verbally during the meetings account officers hold with the representatives of the legal persons.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws
- The data controller is required to process the data in order to fulfill his/her legal obligations
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

### **Who are the third parties to whom data can be transferred?**

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding
- Other banks and financial institutions, risk center or companies incorporated by at least five banks/financial institutions

## **Guarantors**

They are the real persons who have guaranteed the loans extended by the Bank or the real persons whose data is processed to establish a guarantee relationship.

### **For what purposes does BankPozitif process the data?**

- To determine the credit standing of the guarantors for the guarantee applications
- Preparing and entering into the guarantee agreements
- To execute the Bank's obligations arising from legal arrangements and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data is collected from the guarantors or the persons who have requested loans, through loan/guarantee application forms filled in either physically or electronically, identification cards either printed or electronically as well as electronically via the Bank's inquiry tools or verbally through applications such as call center/telephone banking.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws
- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is required to process the data in order to fulfill his/her legal obligations
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

### **Who are the third parties to whom data can be transferred?**

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding
- Other banks and financial institutions, risk center or companies incorporated by at least five banks/financial institutions

### **Third Persons Providing Securities to the Bank**

They are the real persons who have provided their assets as securities for the loans extended by the Bank or the real persons whose data is processed to establish such a relationship.

### **For what purposes does BankPozitif process the data?**

- To execute the transactions related to the security agreements entered into or planned to be entered into
- To execute the Bank's obligations arising from legal arrangements and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data is collected from the guarantors or the persons who have requested loans, through loan application forms, identification cards, title deeds or similar registration records filled in either in print or electronically as well as verbally through applications such as call center/telephone banking.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed

automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws
- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is required to process the data in order to fulfill his/her legal obligations
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

### **Who are the third parties to whom data can be transferred?**

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding

### **Representatives such as parents, proxy holders and guardians**

They are the parents, proxy holders or guardians of the real persons as well as the representatives of the legal persons or persons with similar characteristics, data of whom the Bank processes.

### **For what purposes does BankPozitif process the data?**

- In addition to the purposes indicated for the Bank's clients, to determine the authorization status.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data is collected from the clients or forms such as loan application forms filled in either in print or electronically, through the documents such as proxy/representation/authorization documents showing the authorization status, electronically the Bank's inquiry tools, mobile or online banking applications as well as verbally through applications such as call center/telephone banking.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws



- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is required to process the data in order to fulfill his/her legal obligations
- Data processing is required to establish, exercise or protect a right
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

### **Who are the third parties to whom data can be transferred?**

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Valuation and rating institutions
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding

### **Persons from whom the Bank receives services**

They are the employees of the institutions providing services to the Bank and the real persons providing services to the Bank directly.

### **For what purposes does BankPozitif process the data?**

- To determine the competence of the real person service providers as well as the employees of the institutions providing services to the Bank
- To verify the identification and execute the service agreements
- To ensure the physical and transactional security of the Bank
- To execute the Bank's obligations arising from legal arrangements and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

The data is collected electronically, through the printed forms or verbally from the real persons, related firms or the persons if the services are received from such persons directly, respectively.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

Data is processed pursuant to the following paragraphs of the sub-article two of the Article 5 of the Law:

- Explicitly stipulated in the laws
- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is required to process the data in order to fulfill his/her legal obligations

- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

#### **Who are the third parties to whom data can be transferred?**

- The authorities legally authorized to request information that is the Bank's and clients' secrets
- The Bank's shareholders
- The Bank's independent audit firm
- Persons and institutions providing services to the Bank within the scope of an agreement as well as the support service organizations
- Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding

#### **Spouses, Children or Other Family Members**

They are the shareholders or real beneficiaries of the legal persons, persons controlling such legal persons who wish to benefit from the products and services offered by the Bank or the spouses and other family members of the real persons or persons having similar characteristics, data of whom the Bank processes..

#### **For what purposes does BankPozitif process the data?**

- To know its clients
- To determine the credit standing of the loan applicant as well as his/her spouse
- To execute the Bank's obligations arising from legal arrangements (determining the risk group, consent of the spouse, etc.) and agreements to which it is a party
- To protect the Bank's legitimate interest.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

#### **What is the legal basis for the data processing and the data collection method?**

The data is collected through the application/information forms filled by the client or the loan applicant either in print or electronically, electronically through mobile or online banking applications as well as verbally through applications such as call center/telephone banking.

Information collected on the printed forms and documents are processed manually within the framework of certain classification criteria by using un-automated methods. On the other hand, data may also be processed automatically. Printed documents are electronically scanned and saved, and the information is entered into the Bank's systems, and the data is processed through electronic inquiries or information/application forms/agreements filled in electronically.

The data may only be processed upon the related person's consent except for the situations falling within the scope of the second paragraph of the article five of the Law.

#### **Employee Candidates**

They are the persons or person with similar characteristics who have applied to any of the job postings made by the Bank or on behalf of the Bank or sent their resumes through the Bank's communication channels and such data is processed by the Bank.

#### **For what purposes does BankPozitif process the data?**

- To evaluate the job application to the Bank
- To evaluate the data for future job opportunities with the Bank.

Please also read Paragraph 9 for the purpose of the Bank's processing the personal data.

### **What is the legal basis for the data processing and the data collection method?**

Some of the data can only be processed by the Bank if an explicit consent related to the matter in question is given in accordance with the Law. A consent form for such data processing activities is requested through a separate form from the candidates invited for the interview. The Bank does not process the personal data of the candidates not invited to the interview.

Other data is processed by the Bank pursuant to sentences 'c' and 'f' of article 5, sub-article 2 of the Law, which are also given below:

- It is necessary to process the personal data of the parties of an agreement, provided that it is directly related to entering into and executing an agreement
- The data controller is obliged to process the data for its legitimate interests, provided that the fundamental rights and freedoms of the relevant person are not harmed.

The data is collected either in print or electronically through the resumes sent to the Bank. In case the candidate is invited for an interview, all the information verbally provided during the interviews with the Bank officials or representatives may also be processed. On the other hand, obtaining and processing the data electronically by using the inquiry facilities offered by public institutions is also possible. Furthermore, the Bank processes the data it obtains through non-automated means by recording it in its human resources management program.

### **Who are the third persons with whom the data may be shared?**

The data processed by our Bank within the scope of this disclosure text is mainly intended for internal use. Nevertheless, as a part of the decision-making process of the group with which the Bank is affiliated, it may be necessary for certain positions to receive the Bank's shareholders' opinion and assessment regarding the candidate's competency and whether such candidate meets the criteria that the group has set. In such cases, the related personal data may be shared with the majority shareholder of the Bank.

### **OBJECTIVES OF DATA SHARING WITH A THIRD PARTY**

10. Banks are subject to strict rules and audits under the Banking Law for the protection of client secrets. Personal data is only shared with the persons or organizations permitted by the Banking Law within the framework of the agreements signed. Within this context, pursuant to the paragraphs 3 and 4 of the Article 73 of the Banking law No. 5411, any personal data may only be shared with the financial institutions and other third parties listed in the same article as well as the public legal entities such as the BRSA, the CMB and the CBRT, the Bank's shareholders, the Bank's direct/indirect/domestic/international affiliates, institutions from which the Bank receives services to conduct its banking operations, and the institutions from which the Bank receives valuation, rating and independent auditing services. Except for the authorizations granted in this regard in the Banking Law and the other related laws, sharing your personal data with any third parties is only possible if you have given your explicit consent.

11. Personal data sharing purposes are described below based on the recipient groups:

**The authorities legally authorized to request information that is the Bank's and clients' secrets:** To fulfill the Bank's legal obligations

**The Bank's shareholders:** To prepare the consolidated financial statements, manage the risks and perform internal audit

**The Bank's Independent Audit Firm:** To audit the Bank independently within the scope of BRSA's independent audit regulations

**Persons and Institutions Providing Services to the Bank within the Scope of an Agreement Relationship:** To the extent permitted by the legislation, to provide products and services of the Bank to the Bank's existing and potential clients, and fulfill the Bank's legal and contractual obligations through third parties

**Valuation and Rating Institutions:** To value the Bank's assets, loans and other receivables in accordance with the BRSA regulations as well as the other related regulations

**Potential Buyers (Potential buyers to conduct valuation studies for the purpose of purchasing the Bank's shares representing ten percent and more of the Bank's share capital through direct or indirect shareholding):** To provide the data required by the potential buyers to be able to conduct their detailed reviews

**Other banks and financial institutions, risk center or companies incorporated by at least five banks/financial institutions:** To fulfill the obligations related to sharing the data with the risk center, and to share the intelligence information.

## **WHAT ARE YOUR LEGAL RIGHTS?**

12. You are entitled to contact our Bank and

- inquire whether your personal data has been processed,
- if so, request information in this regard,
- learn about the purpose of such processing and whether it has been used in accordance with its related purpose,
- find out the 3rd persons to whom such data has been transferred both domestically and internationally,
- request such data be corrected in case the data has been processed incompletely or incorrectly,
- request deletion or destruction of such data in accordance with the provisions of Article 7 of the Law,
- request the execution of the transactions stated in the paragraphs (d) and (e) above be communicated to the third persons to whom such data has been transferred,
- object to the emergence of a result against yourself because it has exclusively been analyzed by automated systems.
- demand your loses to be indemnified in case any damage has been incurred due to your personel data has unlawfully been processed

13. You may submit your applications within the scope of the law by filling out the application form prepared for this purpose and submit it to our Bank within the framework of the explanations in such form.