

PERSONAL DATA PROTECTION PRINCIPLES

In connection with the processing of your personal data by U.P. o.c.p., a.s. as the controller, we hereby provide to you, as person of personal data whose we process (hereinafter referred to as "data subject"), information pursuant to Articles 13 and 14 of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27th April 2016 on the protection of individuals with regard to data and on the free movement of such data (hereinafter "**Regulation**"):

1. Personal data controller

Controller is a securities dealer U.P. o.c.p., a.s., with registered office: Pribinova 20, Bratislava - city district Staré Mesto 811 09, ID: 52 506 452, registered in the Commercial Register of the District Court Bratislava I., Section: Sa, insert no.: 6970 /B (hereinafter "**controller**").

2. Purpose of personal data processing by UP

- concluding, recording and managing contracts, including customer care (e.g. electronic communications service and client zone), management analysis and complaints handling,
- registration of reports of unusual business operations and their handling and identification of the client for the purpose of customer care,
- processing of personal data in accounting documents and external audit,
- provision of information on financial accounts in order to correctly assess the tax liability pursuant in terms of §19 of Act No. 359/2015 Coll. on the automatic exchange of information on financial accounts for tax administration purposes,
- offering products and services and providing information within direct marketing.

The source from which personal data of data subject originate is the data subject.

The provision of personal data is a legal requirement where the processing of personal data is necessary to fulfil the legal obligation of the controller. The data subject shall provide relevant personal data. Possible consequences of the non-disclosure of personal data are a breach of legal obligations by the controller and the related possible consequences for the rights of the data subject under applicable legislation.

The provision of personal data is a contractual requirement where the processing of the personal data of the data subject is necessary by the controller to perform the contract between the data subject and the controller. A possible consequence of the failure to provide personal data is the inability of the controller to provide to data subject with the services agreed in the contract.

The controller does not intend to transfer the personal data of the data subject to a third country. Personal data may be subject to cross-border transfers to countries within the European Union (e.g. to countries where we operate on the basis of a cross-border

notification or through an controller's branch) as well as to countries that provide an adequate level of protection in accordance with the relevant provisions of legislation.

2.1 Purpose of processing: **concluding, recording and managing contracts, including customer care (e.g. electronic communications service and client zone), management analysis and complaint handling**

Legal basis: legal obligation of the controller.

The data subject's personal data are provided to the following beneficiaries or categories of beneficiaries: financial agents, National bank of Slovakia, bailiffs, law enforcement authorities, courts, accounting firms, external financial audit providers, information technology providers.

The provision of personal data by the data subject is both a legal and a contractual requirement.

For this purpose, the operator performs profiling of new clients based on demographic, social and product data for the purpose of concluding and managing the contract (setting the risk profile of clients).

The operator shall process the following categories of personal data of the data subject: title, first name, surname, maiden name, birth personal number, date of birth, place and country of birth, telephone, email, nationality, type, number and validity of identity card, permanent residence, correspondence address, tax domicile, ID, VAT ID, information whether is or is not a US resident, US tax number, information on whether or not is politically exposed person and/ or sanctioned person, way and language of communication, bank account, signature, age, knowledge, experience, financial position, risk appetite, investment horizon, purpose of investment, economic profile, AML risk category, investment strategy, geolocation data and transaction data.

2.2 Purpose of processing: **registration of reports of unusual business operations and their handling and identification of the client for the purpose of customer care**

Legal basis: legal obligation of the operator.

The data subject's personal data are provided to the following beneficiaries or categories of beneficiaries: Financial Intelligence Unit, National Bank of Slovakia.

The provision of personal data by the data subject is a legal requirement.

The operator carries out automated decision-making and profiling for the purpose of processing personal data.

The operator shall process the following categories of personal data of the data subject: title, first name, surname, maiden name, birth personal number, date of birth, place and country of birth, telephone, email, nationality, type, number and validity of identity card,

permanent residence, correspondence address, information on whether is or is not a politically exposed person or a sanctioned person, AML risk category, investment strategy.

2.3 Purpose of processing: **processing of personal data of employees and clients in accounting documents and external audit**

Legal basis: legal obligation of the operator.

The personal data of the data subject are provided to the following recipients or categories of recipients: Tax Office, National Bank of Slovakia, suppliers of accounting services.

The provision of personal data by the data subject is a legal requirement.

The Operator does not make automated individual decision making or profiling for the purpose of processing personal data.

The operator processes the following categories of personal data of the data subject: title, first name, surname, maiden name, birth personal number, date of birth, permanent address, correspondence address, company (employer), employee personal number, transaction data (payments made, funds received) and card balance.

2.4 Purpose of processing: **provision of information on financial accounts in order to correctly assess the tax liability pursuant to §19 of Act no. 359/2015 Coll. on the automatic exchange of information on financial accounts for the purposes of tax administration**

Legal basis: legal obligation of the operator.

The data subject's personal data are provided to the following recipients or categories of recipients: Tax Office, National Bank of Slovakia, accounting service suppliers.

The provision of personal data by the data subject is a legal requirement.

The Operator does not make automated individual decision making or profiling for the purpose of processing personal data.

The operator processes the following categories of personal data of the data subject: title, first name, surname, maiden name, birth personal number, date of birth, place and country of birth, permanent address, correspondence address, tax domicile, VAT number, information whether is or is not US resident, US tax ID, account number, account balance, and gross earnings.

2.5 Purpose of processing: **Offering products and services and provision of information within direct marketing**

Legal basis: legitimate interest of the operator.

The legitimate interest pursued by the operator when processing personal data is comprehensive protection, increasing client comfort and offering products and services.

The data subject's personal data are provided to the following beneficiaries or categories of beneficiaries: financial agents, information technology providers.

The controller shall be entitled to process the personal data of the data subjects for the duration of the contractual relationship with the controller and for a period of 5 years from the termination of all contractual relations with the controller. In the case of providing personal data to the operator and no contractual relationship with the operator has been established (e.g. in the case of drawing up a draft financial plan), a legitimate interest shall apply for a period of 3 years from its granting.

The provision of personal data by the data subject is a legitimate request of the controller. The data subject shall provide relevant personal data. Possible consequences of the non-disclosure of personal data are a breach of legal obligations by the controller and the related possible consequences for the rights of the data subject under the relevant legislation.

For this purpose, the operator performs profiling of new clients based on demographic, social and product data for the purpose of concluding and managing the contract (setting the risk profile of clients).

The operator shall process the following categories of personal data of the data subject: title, first name, surname, maiden name, birth personal number, date of birth, telephone, email, permanent address, correspondence address, age, knowledge, experience, financial situation, risk appetite, investment horizon and investment purpose, investment strategy, geolocation data and transaction data.

2.6 Purpose of processing: **concluding, recording and managing contracts, including customer care (e.g. electronic communication service and client zone), management analysis and handling complaints from financial mediation services**

Legal basis: legal obligation of the operator.

The data subject's personal data are provided to the following beneficiaries or categories of beneficiaries: financial institutions providing financial services, National bank of Slovakia, bailiffs, law enforcement authorities, courts, accounting companies, external financial audits, information technology providers.

The provision of personal data by the data subject is both a legal and a contractual requirement.

The Operator does not make automated individual decision making or profiling for the purpose of processing personal data.

The operator shall process the following categories of personal data of the data subject: title, first name, surname, maiden name, birth personal number, date of birth, place and country of birth, telephone, email, nationality, type, number and validity of identity card, permanent residence, correspondence address, tax domicile, ID, VAT ID, information whether is or is not a US resident, US tax number, whether or not a politically exposed

person or a sanctioned person, way and language of communication, bank account, signature, age, knowledge, experience, financial situation, risk appetite, investment horizon, investment purpose, economic profile, AML risk category, investment strategy, geolocation data and transaction data, client health information provided for insurance purposes, information on types of retirement pension funds savings and supplementary pension savings and entitled persons to contracts resulting from these contracts.

3. Legal basis for the processing of personal data

The Company acquires and processes the provided personal data as an operator in accordance with Regulation of the European Parliament and of the Council (EU) 2016/679 of 27th April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data and §13 of Act no. 18/2018 Coll. on the protection of personal data and on amendments and supplements to certain acts, as amended (hereinafter "PDPA"), as well as in accordance with the wording of special laws.

The legal basis for the processing of personal data is the fulfilment of legal obligations (Act No. 566/2001 Coll. Securities Act), conclusion and performance of the contract, legitimate interest, which is the protection of rights and comprehensive protection and enhancement of client comfort (purpose of product and service offer and providing information within direct marketing).

Company UP also has other obligations under special legal regulations. For this reason, we process your personal data even in cases where this obligation is imposed by a special law, in particular but not exclusively:

- Act no. 297/2008 Coll. on protection against money laundering and protection against terrorist financing
- Act No. 186/2009 Coll. on financial intermediation and financial advice
- Directive 2014/65 / EU of the European Parliament and Council on markets with financial instruments
- Regulation 600/2014/EU of the European Parliament and Council on markets with financial instruments
- Act No. 431/2002 Coll. on Accounting
- Act No. 395/2002 Coll. on archives and registries
- Regulation 2017/565 supplementing Directive 2014/65/EU of the European Parliament and Council,

regarding the organisational requirements and operating conditions of investment firms, as well as the definitions for the purposes of that Directive

- Act No. 595/2003 Coll. on Income Tax
- Act No. 359/2015 Coll. on the automatic exchange of information and financial accounts for the purposes of tax administration
- measures and methodological guidelines of the National Bank of Slovakia

4. Retention period of personal data

UP is authorised to process the personal data of the data subjects for the period stipulated by the Act (No. 561/2001 Coll., Securities Act), i.e. during the term of the contractual relationship and after the termination of the contractual relationship for the necessary period of time, but for a maximum of 10 years, unless the legal regulations provide otherwise. The processing of personal data in the case of consent is only allowed during the period for which consent was given.

The period of retention of personal data also results from other laws referred to in point 3, under which we are obliged to keep records as follows:

- according to §19 par. 2 of Act no.297/2008 - during 5 years from the termination of the contractual relationship and pursuant to §19 par. 3 for more than 5 years and if requested by the FIU within a further 5 years (up to a maximum of 10 years),
- according to periods specified in § 39 and § 40 of Act no. 595/2003 - depending on the tax period,
- according to § 19 par. 3 of Act no. 359/2015 - 10 years from the end of calendar year, in which were data according to the law resp. FATCA announced
- according to §35 par. 3 of Act no. 431/2002 - 10 years after the year to which the documentation relates,
- according to Act No. 186/2009 - financial agent for at least 10 years from the start of the financial service contract,
- according to Act No. 395/2002 - 10 years following the year to which the documents relate, whereby the NBS may specify a longer period,
- according to Art. 73 of Regulation 2017/565/EU - at least for the duration of the client relationship, and pursuant to art. 76, par. 8 - 5 years; 7 years on request of the competent authorities,
- according to Art. 25 par. 1 Regulation 600/2014/EU - data on all orders and transactions 5 years.

5. Rights of the data subject

- the right to request from the controller access to its personal data
- the right to rectify personal data
- the right to delete personal data
- the right to limit the processing of personal data
- the right to object the processing of personal data
- the right to transfer their personal data
- right to withdraw consent (if consent is the legal basis of processing)
- the right to file a complaint to the supervisory authority, i.e. Office for Personal Data Protection of the Slovak Republic

The rights of the data subject are specified in more detail in articles 15 to 21 of the Regulation. The data subject shall exercise its rights in accordance with the Regulation and other relevant legislation. The data subject may assert its rights against UP by means of a written request or by electronic means. If the right of access to personal data or the right to portability of personal data is exercised, the signature of the data subject on the

written request must be officially authenticated. If UP has legitimate doubts as to the identity of the data subject, it may request the data subject to provide additional information necessary to confirm its identity, e.g. submission of the application with officially authenticated signature of data subject.

Warning: Withdrawal, resp. limitation only applies to processing of personal data that UP processes on the basis of consent, i.e. not if the processing of personal data is a prerequisite for the performance of the contract to which is the data subject a contractual party, resp. not if the processing of personal data results for UP from special laws.

6. Questions

If you are interested in more detailed information, please do not hesitate to contact us by e-mail at info@up.sk, or by phone at +421 910 653 315 or personally at the headquarters of U.P. o.c.p., a.s., at Pribinova 20, Bratislava - city district Staré Mesto 811 09, Slovak Republic