

KBC Merchant Services

Privacy Statement

Effective from: 3rd July 2025

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1. General information

KBC Merchant Services (registered office: Havenlaan 2, 1080 Brussels, Belgium; company registration number: 1014.238.829) and its parent company, K&H Payment Services (Korlátolt Felelősségű Társaság) (the Company) as data controllers process information relating to its customers, its customers' contacts, the recipients of its marketing messages, the visitors to its facilities and other data subjects (i.e., 'data subject(s)' qualifying as 'personal information' under Section 1, Article 4 of EU 2016/679 General Data Protection Regulation (GDPR)). This data protection policy document (hereinafter referred to as the 'Privacy Statement') provides information on the processing of these personal data and on the data subjects' rights and legal remedies relating to data processing.

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UPDATING AND ACCESSING THE PRIVACY STATEMENT

KBC Merchant Services reserves the right to amend this Privacy Statement unilaterally with effect from the date of the amendment, subject to the restrictions set out in the applicable legislation and, if necessary, by informing the parties concerned in good time. In particular, this Privacy Statement may be amended if required by changes in business activities, legislation, data protection authority practices, business or employee needs or newly discovered security risks.

INFORMATION OF DATA SUBJECTS

Before data processing begins, KBC Merchant Services will provide clear and detailed information about the data processing, specifically, its purpose and the legal basis for it, the person authorised to process and control the data, the duration of data processing and who has access to the data, as well as the data processing rights and remedies available to data subjects. This Privacy Statement also contains this information.

2. Legislative background

KBC Merchant Services' data processing is governed by the provisions of the following legislation:

Regulation (EU) 2016/679 of The European Parliament and of The Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

3. Data protection definitions

Customer: The Data Subject who uses a payment service by KBC Merchant Services.

Payment secret: Any fact, information, solution or data available to the payment institution or electronic money institution about each customer, relating to the customer's personal data, financial position, business activities, management, ownership, business relations, as well as the balance and turnover of their account with the payment institution and/or electronic money institution, and their contracts with the payment institution and/or electronic money institution. The rules on payment secrecy will also apply to a person who contacts a payment institution in order to use a service but does not use the service.

Data subject: Any natural person identified or who is directly or indirectly identifiable, based on personal data.

Personal data: Any information relating to an identified or identifiable natural person ('data subject'). An identifiable natural person is a person who can be identified, directly or indirectly, in particular on the basis of an identifier such as name, number, location, online identifier or one or more factors relating to the physical, physiological, genetic, mental health, economic, cultural or social identity of the natural person.

Consent: Any freely given, specific, informed and unambiguous indication of the data subject's wishes by which he/she, by means of a statement or a clear affirmative action, signifies agreement to the processing of personal data relating to him/her.

Data controller: The natural or legal person, public authority, agency or any other body, which alone or jointly with others, determines the purposes and means of the processing of personal data. The data controller or the special aspects of

the appointment of the data processor may also be determined by law.

Data processing: Any operation or set of operations on personal data or files, whether automated or non-automated.

Data processor: The natural or legal person, public authority, agency or any other body which processes personal data on behalf of the data controller.

Third party: The natural or legal person, public authority, agency or any other body, which is not the data subject, the data controller, the data processor or the persons who have been authorised to process personal data under the direct control of the data controller or the data processor.

Third country: Any State that is not a member of the European Economic Area (EEA).

Data protection incident: A breach of security resulting in the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of or unauthorised access to personal data transmitted, stored or otherwise processed.

Health data: Personal data relating to the physical or mental state of health of a natural person, including data relating to health services provided to a natural person, which contain information on the state of health of the natural person.

4. Legal basis for data processing

Legal compliance

To fulfil the legal obligation applicable to KBC Merchant Services – specifically, compliance with the Belgian Anti-money Laundering Act of 18 September 2017 – data management is required. This includes the obligation to preserve personal data acquired during customer due diligence measures.

Consent of the data subject

Consent to the processing is a voluntary, specific, informed and unambiguous indication of the data subject's wishes, by which he/she unambiguously signifies his/her agreement to the processing of personal data concerning him/her. KBC Merchant Services explicitly draws the attention of the data subject to the fact that, where the processing of personal data is based on the data subject's consent, the data subject has the right to withdraw his/her consent at any time. If the data subject withdraws consent, KBC Merchant Services will no longer process the personal data for the purposes for which the consent was given. The withdrawal of consent will

not affect the lawfulness of the processing based on consent prior to its withdrawal.

Legitimate interest

A legitimate, actual and existing interest on the part of KBC Merchant Services, which is based on the lawfulness of the processing, expressed in a lawful and valid manner and capable of being weighed against the interests of KBC Merchant Services.

Performance of the contract

Where the processing is necessary for the performance of a contract to which the data subject is a party and KBC Merchant Services is a party, or where the processing of personal data is necessary for the purposes of taking steps at the request of the data subject prior to entering into a contract, the legal basis for the processing by KBC Merchant Services is the processing necessary for the performance of the contract.

5. Data processing performed by KBC Merchant Services

5.1. Customer due diligence measures

Customer due diligence measures are legally mandated processes of client identification, risk classification and beneficial ownership, identification of persons authorised to dispose on behalf of or represent the client and of the authorised representatives.

Purpose of the data processing: For the purposes of performing customer due diligence measures pursuant to Hungarian Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing ('AML/CFT Act').

Legal basis for data processing: The performance of a legal obligation.

Scope of personal data processed: The name, name at birth, place of birth, date of birth, mother's maiden name, nationality, permanent address, identification document details, type of identification document, copy of identification document, source of assets and funds, beneficial ownership declaration, prominent public figure declaration and signature of the data subject. This information can be provided by KBC Bank and CBC Banque for their existing clients to facilitate onboarding.

Duration of data processing: Ten years from the end of the business relationship.

Intermediate data processor: KBC Bank, CBC Bank, Bankovní informační technologie s.r.o., Československá obchodní banka, a. s. (ČSOB) and KBC Global Services NV.

5.2. Contract Management (includes clearing and settlement activities)

KBC Merchant Services enters into a contract with merchants wishing to join its payment card acceptance network, in connection with which KBC Merchant Services processes the personal data of the merchant and the contact persons indicated in the contract.

The direct business of KBC Merchant Services is to settle transactions initiated through the virtual and physical terminals in KBC Merchant Services' network by accepting payment cards, in accordance with the contract with its customers. In the context of this activity, KBC Merchant Services processes the personal data necessary to settle the transactions.

Purpose of the data processing: To establish a contractual relationship and to perform clearing and settlement of transactions initiated through the customer.

Legal basis for data processing: The performance of a contract.

Scope of personal data processed:

- For natural person customers – the name, registered office address, postal address, terminal delivery address, registration number, tax number and account number.
- For natural persons linked to legal person customers – the name, position, landline telephone number, mobile telephone number and email address.
- For cardholders – the cardholder's name, card number, card expiry date and CVV/CVC code.

Duration of data processing: For the duration of the contractual relationship plus ten years, in accordance with the Belgian contractual law.

Intermediate data processors: KBC Bank, CBC Bank, Bankovní informační technologie, s.r.o., NEXI/SIA S.p.A.; Global Payments Europe, s.r.o. and INGENICO.

5.3. Relations with customers

KBC Merchant Services processes the data of customers and their contact persons when receiving or receiving and responding to notifications, requests and other submissions from customers by telephone, email or in person and for the purpose of providing technical support.

Purpose of the data processing: To communicate with customers.

Legal basis for data processing: The performance a contract.

Scope of personal data processed: The name, mobile phone number and email address of the customer related persons or contact person indicated in the contract.

Duration of data processing: The duration of the contractual relationship.

Intermediate data processors: Bankovní informační technologie, s.r.o. and INGENICO.

5.4. Complaints handling

KBC Merchant Services processes personal data obtained in the course of complaint handling for the purpose of complaint handling and keeps records of customer complaints and the measures taken to resolve them. If the customer attaches a document or data to the complaint that KBC Merchant Services is not entitled to handle, it will be returned to the person who submitted it.

Purpose of processing: To investigate and respond to customer complaints.

Legal basis for processing: The fulfilment of a legal obligation.

Personal data processed: The name, mobile phone number and email address of the customer, the first and last name of the person representing the customer, the audio recording of the complaint made by telephone, and any personal data that the customer brings to the attention of KBC Merchant Services in connection with the complaint, as well as, to the extent necessary for the investigation of the complaint, personal data relating to the contract with KBC Merchant Services.

Duration of processing: KBC Merchant Services retains the complaint and the response (written documents) and the audio recording of the telephone complaint for ten years from the date of the complaint.

Intermediate data processors: ČSOB and KBC/CBC Bank.

5.5. Notification to the money laundering prevention authorities

KBC Merchant Services will, pursuant to the relevant provision of the Belgian Money Laundering Act, report any data, facts or circumstances indicating that money laundering or terrorist financing has been derived from criminal offences

(hereinafter collectively referred to as 'the data, facts or circumstances giving rise to the report'), and will report any data, facts or circumstances indicating money laundering, terrorist financing or the derivation of property from criminal offences to the Belgian Central Office for the Prevention of Money Laundering and Terrorist Financing of the National Tax and Customs Administration.

Purpose of the data processing: To receive notifications related to the prevention of money laundering and terrorist financing.

Legal basis for processing: The fulfilment of a legal obligation.

Scope of personal data processed: The customer's name, name at birth, mother's maiden name, place of birth, date of birth, permanent address, place of residence, nationality and the document type and number of identification documents.

Duration of data processing: Ten years from the date of notification.

5.6. Fraud prevention:

In this context, KBC Merchant Services processes personal data and the information extracted therefrom in order to perform monitoring, preventive, detective and investigative measures required by law and to comply with other obligations.

(i) Fraud and/or unethical conduct:

In the course of its activities, KBC Merchant Services may use profile data resulting from the fraud prevention profiling process. The process involves monitoring and preventing fraud committed or attempted by Company employees, existing customers, potential customers and any other persons who may have fraudulent intentions towards KBC Merchant Services or its customers, including the whistleblowing process and additional checks carried out during the normal authorisation process.

(ii) Physical and digital security:

In this area, KBC Merchant Services monitors and investigate infiltration, attacks against KBC Merchant Services and leaks (data leakage) that could cause harm to KBC Merchant Services, its employees or its customers.

Purpose of the data processing: To prevent fraud and manage chargeback processes.

Legal basis for data processing: The legitimate interest of KBC Merchant Services.

Scope of personal data processed: The name, email address, telephone number and correspondence address of the customer related persons or contact person indicated in the contract. With respect to cardholder data: the cardholder name, address and email address of the cardholder.

Duration of data processing: Ten years after the fraud or whistleblowing investigation is completed.

5.7. Replying to requests from public authorities

KBC Merchant Services will respond to requests received by KBC Merchant Services from various national or international authorities with the information and within the time limits specified by the authority.

Purpose of the data processing: To fulfil requests from public authorities.

Legal basis for data processing: The fulfilment of a legal obligation.

Scope of personal data processed: Data indicated in the official request.

Duration of data processing: KBC Merchant Services retains the request and the response for one year from the date of the reply.

5.8. Exercise and protection of KBC Merchant Services' rights

The processing is necessary for the establishment, exercise or defence of KBC Merchant Services' legal claims, including the initiation of court and administrative proceedings and the use of legal experts and legal representatives.

Purpose of the data processing: To present, assert or defend legal claims.

Legal basis for data processing: The legitimate interest of KBC Merchant Services.

Scope of personal data processed: Data relevant to the establishment, exercise or defence of legal claims.

Duration of data processing: Within ten years of the termination of the contract and, in the case of legal proceedings, within ten years of the conclusion of the proceedings in respect of the documents and data relating to the proceedings.

5.9. Filing

KBC Merchant Services operates an internal document management and filing system for the administration of its

activities and legal requirements, which involves the storing of documents, including personal data.

Purpose of the data processing: For the purposes of archiving.

Legal basis for data processing: The fulfilment of a legal obligation (Art. III.86 of the Codex Economic Law, general statute of limitations).

Scope of personal data processed: The name and other descriptive data relating to documents.

Duration of data processing: Ten years or the time limit prescribed by the relevant legislation (e.g. book-keeping legislation, general statute of limitations).

Intermediate data processor: KBC or CBC Bank.

5.10. Supplier contract management

In order to keep records of its contracts with suppliers, KBC Merchant Services retains the relevant contracts, and contract-related information, including personal data of the supplier and contact persons.

Purpose of the data processing: For the purpose of supplier contract management.

Legal basis for data processing: Performance of the contract and KBC Merchant Services' legitimate interest in the personal data of its contacts.

Scope of personal data processed: The name and other personal data of contact persons indicated in the contracts (e.g. contact details).

Duration of data processing: Five (5) years after termination of the contract in case of contracts agreed under Hungarian law, ten years for contracts agreed under Belgian law and 12 years for contracts agreed under Czech law.

5.11. Merchant Zone application management

Merchant Zone is the real-time dashboard portal of the KBC Merchant Services. Users designated by the merchant's representative will be authorised to log in to the portal. All transaction history, company and shop details may be viewed on the portal, as can all invoices and settlement statements related to the acquiring activity of the merchant. This data can also be downloaded.

Purpose of the data processing: Create a Merchant Zone user account and provide access to the portal to monitor the acquiring service.

Legal basis for data processing: The legitimate interest of KBC Merchant Services.

Scope of personal data processed: The name, login name, mobile phone number, email address of the contact person designated in the Merchant contract.

Duration of data processing: Until the withdrawal of the authorisation, and in the absence thereof, until the contractual relationship with the merchant is terminated.

6. Data transfer and data transmission

6.1. Data transfer and data transmission conditions

Personal data will be transferred by KBC Merchant Services where it is permitted or required by law. KBC Merchant Services is entitled, by the data subject's authorisation or by law, to transfer the data recorded in connection with the data subject's contracts for the purposes of risk management, statistical analysis, control and the recording of court proceedings to Československá obchodní banka, a.s. (Radlická 333/150 15057 Prague 5, Czech Republic), which has qualified influence on KBC Merchant Services.

KBC Merchant Services transfers personal data to a non-EEA state (third country) only if the data subject has expressly consented to this, or the conditions for data processing required by law are met, and where an adequate level of protection of personal data is ensured in the third country.

Data may also be transferred to a third person without the consent of the data subject if such transfer is required by law ((e.g. in the cases specified in Sections 60-64 of the Act CCXXV

of 2013 on Payment Service Providers (Fsztv) and in Act CXXII of 2011 on the Central Credit Information System)).

6.2. Data processing, data processors

The rights and obligations of the data processor appointed by KBC Merchant Services in relation to the processing of personal data are determined by KBC Merchant Services within the framework of the law on data processing. KBC Merchant Services is responsible for the legality of the instructions given to its data processors. During his/her activities the data processor may use an additional data subprocessor in accordance with KBC Merchant Services' instructions. The data processor may not make a substantive decision concerning data processing, may process personal data obtained in accordance with the provisions of KBC Merchant Services only, may not process data for its own purposes, and must store and retain personal data in

accordance with the provisions of KBC Merchant Services. The contract for data processing will be entered into by KBC Merchant Services in writing. KBC Merchant Services will not entrust data processing to an

organisation that has an interest in KBC Merchant Services' business activities.

The list of data processors used by KBC Merchant Services is set out in the table below.

Data processor	Personal information it can access
NEXI/SIA S.p.A. Via Gonin 36, I20147 Milan, Italy	Contract management
CBC Banque Avenue Albert 1er 60, 5000 Namur, Belgium	Customer due diligence measures, contract management, complaints handling
KBC Bank N.V. Belgium, Havenlaan 2, B-1080, Brussels, Belgium	Customer due diligence measures, contract management, complaints handling
KBC Global Services NV (Shared Service Centre Brno) Radlická 333/150, 150 57 Prague 5, Czech Republic	Customer due diligence measures
Československá obchodní banka, a. s. Radlická 333/150, 150 57 Prague 5, Czech Republic	Contract management, customer due diligence measures, complaints handling
Global Payments Europe, s.r.o. V Olšínách 626/80, Strašnice, 100 00 Prague 10, Czech Republic	Contract management
Bankovní informační technologie, s.r.o. Radlická 333/150, 150 00 Prague 5, Czech Republic <u>Sub-processors:</u> Monet+ a.s. Za Dvorem 505, 763 14 Zlín, Czech Republic DabiS Group s.r.o Czech Republic, Chopinova 1478/22, 120 00 Prague	Contract management, customer due diligence measures, relations with customers, merchant zone application management
INGENICO (INGENICO BANKS & ACQUIRERS FRANCE SAS) 13-17 Rue Pagès, 92150 Suresnes, France <u>Sub-processor:</u> TNT	Contract management, relations with customers

Pursuant to Article 14 of fszvtv, KBC Merchant Services – while complying with the data protection regulations – may outsource any element of its activities (i.e. it may entrust the engagement in such activities to another organisation).

The transfer of data necessary for the performance of the outsourced activity by KBC Merchant Services to the third party performing the outsourced work does not constitute a breach of payment secrecy.

KBC Merchant Services ensures that these organisations ensure the secure handling of the data subject's data in accordance with the conditions specified in the legislation on data protection and payment secrecy.

The list of outsourced activities for KBC Merchant Services is available on KBC Merchant Services' website, under 'documents' and the sub-menu 'other documents'.

KBC Merchant Services uses the services of the above data processors (see table). The rights and obligations of the data

processor related to the processing of personal data are defined by KBC Merchant Services as data controller within the framework of the GDPR and the specific laws on data processing. KBC Merchant Services, as data controller, is responsible for the legality of the instructions given by it. Data processors are not entitled to make substantive decisions concerning data processing and may only use the personal data they come into the knowledge of according to KBC Merchant Services' instructions acting as data controller. Data processors may not process data for their own purposes, and they must archive and preserve the personal data according to the instructions of KBC Merchant Services as data controller.

7. Data security measures applied by KBC Merchant Services

7.1. IT support for the management of data protection incidents and data protection records

In this context KBC Merchant Services performs regular self-audits, during which it checks whether the operation of its IT system and the applicable corporate regulations comply with legal requirements. In addition to the compliance review, KBC Merchant Services also tests technology resilience as part of the self-audit (IT security review). KBC Merchant Services regularly analyses the records of data processed and stored in IT systems (IT security inventory) as well as the IT security risks to such data.

7.2. Identification systems

KBC Merchant Services identifies users accessing its systems and monitors access rights. KBC Merchant Services uses a central directory system and electronic signatures (for identification, signing, encryption) in order to verify user rights. KBC Merchant Services also provides distributed authorisation management (different persons are authorised to set the rights related to each system/system group), password management (prescribing and enforcing minimal password complexity and password changes) and uses multi-factor authentication (using multiple authentication components; not just the username and password).

7.3. Protection against malicious programmes

KBC Merchant Services operates a multi-level, multi-technology, and multi-vendor heterogeneous protection system as defence against common malicious programmes (e.g. bots, malware, spyware) on client and server computers, network devices and content filters.

7.4. Security incident management

KBC Merchant Services collects and stores technical logs of systems and applications for the purpose of reconstructing and potentially investigating data security, data protection or IT security incidents. To avoid and reduce data protection damage, KBC Merchant Services contacts the persons concerned in the event of security incidents and cooperates with external bodies and service providers in the monitoring and management of security incidents.

7.5. User support and education

If necessary, KBC Merchant Services informs its employees of potential hazards through targeted warnings, as well as developing and maintaining the IT and data security preparedness of employees through specialised training and education programmes and, if necessary, targeted awareness campaigns.

7.6. Network security

KBC Merchant Services segregates processing systems and KBC Merchant Services' internal network from public networks and protects them from unauthorised access. When network connections are established, it identifies the connected endpoint devices so that computers with enabled status can communicate on its network only. It also ensures the confidentiality of data and messages transmitted and handled during network communication through secure identification and encryption.

7.7. Data management of external partners

KBC Merchant Services provides information on data management with external partners, regulates communication and information flow with IT service providers, and enters into confidentiality agreements with all service providers and partners.

7.8. Vulnerability management

KBC Merchant Services regularly assesses, analyses, and evaluates IT security vulnerabilities and takes the necessary actions based on this. KBC Merchant Services regularly installs security updates on company computers and devices and scans the security of its services to customers.

7.9. Content filtering

KBC Merchant Services uses technological and administrative measures to identify and filter emails and traffic containing spam, phishing and malware. As part of this, it monitors network access and browsing activities on its network, analysing system access and network traffic to detect and

manage attacks that are potential hazards to clients and services.

7.10. Protection of storage media

KBC Merchant Services maintains a record of the storage media used and ensures their safe handling through technological and administrative measures.

7.11. Physical protection of records and data

With regard to the physical protection of electronic and paper-based documents, KBC Merchant Services has lockable server rooms and up-to-date records management regulations that provide for the secure storage of paper documents, in accordance with an appropriate security protocol as well as their exclusive access by duly authorised persons.

8. Data protection rights and remedies for data subjects

8.1. Privacy rights and remedies

The data protection rights and remedies of data subjects are detailed in the relevant provisions of the GDPR (specifically in Articles 15, 16, 17, 18, 19, 20, 21, 22, 77, 78, 79, 80 and 82). The following summary contains the most important provisions, and KBC Merchant Services provides information about rights related to data processing and their legal remedies to data subjects, accordingly.

KBC Merchant Services will, without undue delay, but within a maximum of one month of the receipt of a request to exercise the right in question (see Articles 15-22 of the GDPR), inform the data subject of the action taken in response to his/her request. If necessary, considering the complexity of the application and the number of applications, this time limit may be extended by an additional two months. KBC Merchant Services will notify the data subject of the deadline extension and the reasons for the delay within one month of the receipt of the request. If the data subject has submitted the request by electronic means, the information will, as far as possible, be provided by electronic means, unless the data subject requests otherwise.

If KBC Merchant Services does not take action on the data subject's request, it will notify the data subject of the reasons for the non-action without delay, but within one month of the receipt of the request, so that the person concerned may lodge a complaint with a supervisory authority and may exercise his/her right to a judicial remedy.

KBC Merchant Services will provide the information requested by the data subject in writing or, in the case of an application submitted electronically, electronically. Oral information may also be given to the data subject if the data subject proves his/her identity to KBC Merchant Services.

8.2. The data subject's right of access

- (1) The data subject has the right to receive feedback from KBC Merchant Services as to whether the processing of his/her personal data is in progress. If such processing is in progress, the data subject will have the right to access the personal data and the following information:
 - a) The purpose of data processing.
 - b) The categories of personal data concerned.
 - c) The recipients or categories of recipients, to whom personal data have been or will be communicated by KBC Merchant Services, including particularly recipients in third countries or international organisations.
 - d) Where applicable, the intended period for which the personal data will be stored or, if that is not possible, the criteria for determining that period.
 - e) The right of the data subject to request KBC Merchant Services to rectify, delete or restrict the processing of personal data concerning him/her and to object to the processing of such personal data.
 - f) The right to lodge a complaint with a supervisory authority.
 - g) If the data were not collected from the data subject, all available information on their source.
 - h) The fact of automated decision-making (Article 22 (1) and (4) GDPR), including profiling, and, at least in these cases, comprehensible information on the logic used and the significance of such processing and the expected consequences for the data subject.
- (2) Where personal data are transmitted to a third country, the data subject is entitled to be informed of the appropriate guarantees regarding the transmission.
- (3) KBC Merchant Services will make a copy of the personal data subject to data processing available to the data subject. KBC Merchant Services may charge a reasonable fee based on administrative costs for additional copies requested by the data subject. If the data subject has submitted the request electronically, the information will

be provided in a widely used electronic format, unless the data subject requests otherwise.

8.3. Right to rectification

The data subject has the right to have KBC Merchant Services rectify inaccurate personal data concerning him/her at his/her request, without undue delay. The data subject is also entitled to request that the incomplete personal data be supplemented, inter alia, by means of a supplementary statement.

8.4. Right to erasure ('right to be forgotten')

- (1) The data subject has the right to have KBC Merchant Services delete personal data concerning himself/herself without undue delay due to any of the following reasons:
 - a) The personal data are no longer required for the purpose for which they were collected or otherwise processed by the KBC Merchant Services.
 - b) The data subject has withdrawn his/her consent, on which basis the data was processed and no other legal basis for the data processing exists.
 - c) The data subject objects to the processing and, where applicable, there is no overriding legitimate reason for the processing.
 - d) The personal data were processed unlawfully.
 - e) The personal data must be deleted in order to fulfil a legal obligation under Union or Member State law applicable to KBC Merchant Services.
 - f) The personal data were collected in connection with the provision of information society services.
- (2) If KBC Merchant Services has disclosed the personal data and is obliged to delete them in accordance with the above, it will take the reasonably expected steps with a view to the available technology and the costs of implementation – including technical measures – required to inform the controllers processing the relevant data that the data subject has requested the deletion of links to the relevant personal data or of the copy or duplicate of those personal data.
- (3) Paragraphs 1 and 2 will not apply where processing is necessary, inter alia:
 - a) For the purpose of exercising the right to freedom of expression and information.

- b) For the purpose of complying with an obligation under Union or Member State law applicable to KBC Merchant Services which requires the processing of personal data.
- c) For archiving purposes in the public interest, for scientific and historical research purposes or for statistical purposes, in so far as the right referred to in paragraph 1 is likely to make such processing impossible or seriously jeopardize it.
- d) In order to submit, assert or defend legal claims.

8.5. Right to restrict data processing

- (1) The data subject has the right to have KBC Merchant Services restrict the processing of his/her data if any of the following criteria are met:
 - a) The data subject disputes the accuracy of the personal data, in which case the restriction will apply to the period that allows KBC Merchant Services to verify the accuracy of the personal data.
 - b) The processing is unlawful and the data subject opposes the erasure of the data and instead requests that their use be restricted.
 - c) KBC Merchant Services no longer requires the personal data for the purpose of data processing, but the data subject requires them for the submission, enforcement or protection of legal claims.
 - d) The data subject has objected to the processing. In such case, the restriction applies to the period until it is determined whether the legitimate reasons of KBC Merchant Services take precedence over the legitimate reasons of the data subject.
- (2) Where the processing is restricted pursuant to paragraph 1 (above), the processing of such personal data, with the exception of storage, will be subject to the consent of the data subject or to the submission, enforcement or protection of legal claims or the protection of the rights of other natural or legal persons, or in the overriding public interest of a Member State.
- (3) KBC Merchant Services will inform the data subject, at whose request the data processing has been restricted, of the lifting of such restriction on the above-mentioned basis, in advance.

8.6. Obligation to notify in connection with the rectification or erasure of personal data or restrictions on data processing

KBC Merchant Services will inform all recipients to whom or to which the personal data have been communicated of any rectification, erasure, or restriction of data processing, unless this proves impossible or requires a disproportionate effort. Upon request, KBC Merchant Services will inform the data subject of these recipients.

8.7. The right to data portability

a) The data subject will have the right to receive personal data relating to himself/herself made available to KBC Merchant Services in a structured, widely used, machine-readable format and to transfer such data to another controller without KBC Merchant Services preventing him/her from doing so, if data processing is based on consent or contract and data processing is automated.

(1) The exercise of the right described above will be without prejudice to the provisions relating to the right of erasure ('right to be forgotten') and will not adversely affect the rights and freedoms of others.

8.8. Right to object

- (1) The data subject will have the right to object at any time to the processing of his/her personal data that is based on the legitimate interest of KBC Merchant Services, including profiling, on grounds relating to his/her situation. In this case, KBC Merchant Services will cease processing of personal data, unless it proves that the processing is justified by overriding legitimate reasons that take precedence over the interests, rights and freedoms of the data subject, or which are related to the submission, enforcement or protection of legal claims.
- (2) If the processing of personal data is for the purpose of direct marketing, the data subject will have the right to object at any time to the processing of personal data relating to him/her for that purpose, including profiling, in so far as it relates to direct marketing.
- (3) If the data subject objects to the processing of personal data for direct marketing, the personal data may no longer be processed for that purpose.
- (4) If personal data are processed for scientific and historical research or statistical purposes, the data subject will have the right to object to the processing of personal data relating to himself/herself on grounds relating to his/her

own situation, unless the processing is necessary for the performance of a task carried out in the public interest.

8.9. Right to complain to a supervisory authority

The data subject has the right to lodge a complaint with a supervisory authority, including in the Member State in which he/she is domiciled, works or where the suspected infringement has taken place, if the data subject considers that the processing of personal data infringes the GDPR.

In Hungary, the competent supervisory authority is the Nemzeti Adatvédelmi és Információszabadság Hatóság (<http://naih.hu/>; address: 1125 Budapest, Szilágyi Erzsébet fasor 22/c; correspondence address: 1530 Budapest, Pf.: 5.; telephone: +36-1-391-1400; fax: +36-1-391-1410; email: ugyfelszolgalat@naih.hu).

8.10. The right to an effective judicial remedy against a supervisory authority

- (1) The data subject will have the right to an effective judicial remedy against a legally binding decision of the supervisory authority on the data subject.
- (2) The data subject will have the right to an effective judicial remedy if the competent supervisory authority does not deal with the complaint or does not inform the data subject within three months of the procedural developments or the outcome of the complaint.
- (3) Proceedings against the supervisory authority will be brought before a court of the Member State in which the supervisory authority has its registered office.

8.11. The right to an effective judicial remedy against KBC Merchant Services or the data processor

- (1) Without prejudice to any administrative or non-judicial remedies available, including the right to complain to the supervisory authority, the data subject will have an effective judicial remedy if he/she considers that his/her rights under the GDPR have been breached by a processing of his/her personal data in violation of the GDPR.
- (2) Proceedings against KBC Merchant Services or the processor will be brought before a court of the Member State in which KBC Merchant Services or the processor is established. Such proceedings may also be brought before a court of the Member State in which the data subject is domiciled.

9. Data protection characteristics arising from the operation of KBC Merchant Services

9.1. Photo- and video recordings

The third-party partner renting office space to KBC Merchant Services at KBC Merchant Services' headquarters, which is suitable for semi-reception, uses surveillance by an electronic asset protection system pursuant to the Act CXXXIII of 2005 (Hungary) on the rules of personal and property protection and private investigation, and may take photographs and video recordings with the help of the electronic asset protection system. Further information on data management can be found on the partner's website.

9.2. Audio recordings

KBC Merchant Services will record the telephone communication between it and the customer through the following channels, with the consent of the data subject and following prior notification. The recordings are managed by KBC Merchant Services for the purposes cited below:

- In fulfilment of a legal obligation (retention and access related to complaint handling, record-keeping related to investment services, retention related to identification obligation and accounting retention obligation).
- For the protection of legal claims (submission, enforcement and protection of legal claims).
- Pursuant to internal corporate governance objectives (quality control, process optimisation, abuse and fraud prevention and control).

KBC Merchant Services' telephone communication channels are as outlined below.

TeleCentre contact information

KBC Merchant Services receives the verbal complaints and other reports by customers through the telephone customer service and provides them with general and personalised information, upon request.

At the beginning of the administrative process, KBC Merchant Services informs its customers that their telephone communication will be recorded. Customers who do not consent to voice recording may use any other KBC Merchant Services communication channel. The processing of telephone communication is obligatory for KBC Merchant Services in the event of a call for complaint handling. The legal basis for this is the fulfilment of a legal obligation. Where the call concerns another subject, the audio recording

is made subject to the consent of the person concerned. KBC Merchant Services processes complaint handling telephone conversations to fulfil the legal obligation pertaining to complaint handling and keeps the voice recording for five (5) years from the recording date. Telephone conversations, including general and personalised data, are stored and handled by KBC Merchant Services for five (5) years from the date of recording to protect legal claims.

Telephone contact with Merchant Fraud Management staff

The KBC Merchant Services TeleCentre also receives inquiries from prospective credit card accepting customers by telephone regarding the conclusion of a contract, as well as notifications from contracted, credit-card-accepting customers – especially those related to the prevention of abuse – and accepts chargeback requests. At the beginning of the administrative process, KBC Merchant Services informs its customers that their telephone communication will be recorded. For customers who do not wish to consent to voice recording, other KBC Merchant Services communication channels are available for this purpose. The processing of the voice recording is based on the consent of the data subject and the legal basis is the consent of the data subject. KBC Merchant Services processes the telephone conversation for the purpose of performing the contract and protecting legal claims and keeps the voice recording for five (5) years from the date of the recording.

In addition to the purposes set out above, KBC Merchant Services may use the recordings for internal corporate governance purposes (e.g., quality control, process optimisation, abuse and fraud prevention control) during their retention period.

At the request or information request of the data subject who contacts KBC Merchant Services or who is visited by KBC Merchant Services, KBC Merchant Services will provide a copy of the voice recording to the data subject during the data processing.

The recordings are managed by KBC Merchant Services in a restricted manner: only accessible by KBC Merchant Services employees involved in the relevant service provision process. For example, staff members performing quality control, fraud prevention or internal control investigations. In the case of data processing for the purpose of archiving, enforcement and protection of legal claims, the persons providing legal representation may have access to the recordings. These recordings may be used in court or other official proceedings, either on the initiative of KBC Merchant Services or at the request of the acting authority – during which the recordings

may become known to the persons conducting the official proceedings to the extent that this becomes necessary. If the recordings are unused, they will be deleted when the retention period expires.

9.3. Data management on KBC Merchant Services' websites

KBC Merchant Services websites occasionally use technology that is accessible to anyone on the Internet, in the course of which – in order to enhance the user experience – it stores settings for image and sound display and that support the use of various services and functions on the website visitor's computer (i.e. cookies) in a way that can be changed or deleted by the user at any time.

Detailed cookie information is available on Company's website (www.merchantservices.kbc.be).