

NOTIFICATION ON PERSONAL DATA COLLECTION FOR ONE-TIME PAYMENT TRANSACTION

Pursuant to provisions of the Law on Personal Data Protection (hereinafter: the Law), TENFORE d.o.o. Belgrade Electronic Money Institution, from Belgrade, 60 Dobračina Str, registration no: 17327852, before starting personal data collection and further processing, for one-time payment transaction (Western Union remittance and money transfer), is hereby acquainting the one-time payment service user (hereinafter: the Customer) with terms and conditions for personal data collection and further processing, in the following way:

Payment services for one-time payment transactions:

1. Western Union Money Remittance

Data Controllers

TENFORE d.o.o Belgrade Electronic Money Institution, 60 Dobračina Street, Belgrade (TENFORE), Western Union Network (France) SAS (Western Union), Representatives of Western Union (Partners).

Data to be collected:

Basic data to be collected are the following: first and second name, date of birth, place of permanent or temporary residence, ID number, ID document number, name of the issuer and date and place of issuance of ID document, as well as other data depending on the money transfer amount, as provided by the Law on the Prevention of Money Laundering and Terrorism Financing.

2. Money Transfer

Data controllers:

TENFORE d.o.o Belgrade Electronic Money Institution, 60 Dobračina Street, Belgrade

Data to be collected:

Basic data to be collected are the following: first and second name, place of permanent or temporary residence of the sender and/or receiver, number of the sender's/receiver's payment account, as well as other data depending on the payment transaction amount.

TENFORE provides payment services of Western Union money remittance and money transfer through a network of authorised and registered agents of TENFORE based on the Agreement on personal data processing and binding provisions of the Agency Agreement.
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3. Person in charge of personal data protection

Data protection officer whom the Customer may contact with questions and requests in connection with personal data processing, to the following addresses: e-mail: zastita.podataka@tenfore.net, post: 60 Dobračina Str, Belgrade.

4. Purpose of processing and legal grounds

Data Controllers shall process the personal data specified herein for the purpose of exercising rights and obligations arising from the contract on one-time payment transaction, according to the Law on Payment Services and consent of the person to whom personal data relates. By giving consent for the execution of payment transaction, the Customer agrees to have his/her personal data processed, which is legal grounds

for data processing. Data provision is obligatory and necessary condition for the execution of one-time payment transaction, because without these data the service cannot be executed according to legal regulations.

5. Right to revocation

The Customer has the right to revoke the agreement for data processing any time. The revocation has no effect on the permission to process data before the revocation. The revocation can be provided in writing. After the Customer revokes the agreement for personal data processing, on the basis of provided consent, further data processing is not allowed according to this Law.

6. Personal data processing

The Customer submits data when using one-time payment transaction. The collected personal data and information are used for providing the service of one-time payment transaction, as well as for the purpose of administration and keeping business books of Data Controllers, for providing support to the Customer regarding the accurate execution of one-time payment transaction, prevention of money laundering and terrorism financing, adjustment of operations with applicable regulations and fulfilment of legal obligations of Data Controllers, better understanding of the Customer through an analysis and examination of data on one-time payment transaction and thus improvement of the area of prevention and detection of frauds and thefts while providing one-time payment transactions, improvement of our products, services and business, as well as for sending to Customers commercial messages by e-mail, telephone, post, SMS or through any other channel, if they choose and accept.

7. Right of the Customer to data protection

The Customer has the right to get informed with the Data Controller of the ensured measures for protection of his/her personal data.

8. Processing of data received by third persons

Data Controllers shall keep and retain the information provided by the Customer of a third person (i.e. the sender or receiver, as the case may be) so as to ensure the execution of one-time payment transaction. Prior to providing these data and information of the third person, the Customer is obliged to notify and ensure third party consent for usage of his/her data and information as stated in this clause. Delivery of these data is obligatory for the execution of money transaction and provision of this service to the Customer. Without it, Data Controllers will not be able to execute the payment service or other services requested by the Customer.

9. Right to access data

The Customer is obliged to provide to Data Controllers accurate and updated personal information when using the service of one-time money transaction. The Customer has the right to request a copy of data referring to him/her and which are being processed. The Customer has the right to have his/her incorrect personal data corrected and/or deleted without unnecessary delay if the data are no longer required for achievement of the original purpose, if the Customer has revoked the consent for processing, and there is no other legal grounds for processing, if the data have been illegally processed, all in compliance with the law.

10. Right to data correction and deletion

Data Controller is obliged to notify all recipients to whom personal data have been disclosed of any personal data correction or erasure or restrictions in their processing, unless it is impossible or it requires overuse of time and resources, and to notify the Customer, at the Customer's request, of all data recipients.

11. Right to data transferability

The Customer has the right to receive his/her personal data previously submitted to the Data Controller in a structured, commonly used and electronically readable form and has the right to transfer these data to another data controller without interference from the Data Controller, if the conditions stipulated by law are

met. This right also includes the Customer's right to have his personal data directly transferred to another controller by the Controller, if this is technically feasible.

12. Right to file a complaint

The Customer has the right to file a complaint at any time to processing of his/her personal data for the purpose of direct advertising, including profiling, to the extent it is connected with direct advertising. If the person whose personal information is processed files a complaint to processing for the purpose of direct advertising, the personal data cannot be further processed for such purposes.

13. Data protection measures

Data Controllers will adequately protect the personal data from misuse, destruction, loss, unauthorized changes or access, and/or undertake all necessary technical, personnel and organizational measures to protect the data, all in accordance with the Law.

14. Recipients of personal data

Personal data can be taken out from the Republic of Serbia to other countries and international organizations only subject to relevant protection measures, in accordance with the Law, internal acts of the Institution, as well as other regulations governing this area.

TENFORE may transfer personal data for the purpose of execution of the contract on one-time payment transaction (Western Union money remittance) and share them with Western Union Network (France) SAS (Western Union), as well as Representatives of Western Union (Partners).

15. Data retention period

Personal data are kept by Data Controllers within terms prescribed by the laws governing accounting and auditing, the position and operations of electronic money institutions and prevention of money laundering and terrorism financing.

16. Violation of personal information

The Customer has the right to be notified of violation of his/her personal information. If the violation of personal information can result in high risk for rights and freedom of natural persons, TENFORE is obliged to notify the Customer of the violation without unreasonable delay.

TENFORE is not obliged to notify the Customer if: it has taken appropriate technical, organisational and personnel protection measures with regard to the information of the person whose security has been undermined; it has subsequently taken the measures to ensure that violation of personal information cannot result in any further consequences for him; notifying the Customer would present unproportional consumption of time and resources.

In that case, TENFORE is obliged to ensure notification to the person to whom the data relate through public notification or in another effective way.

17. Request for exercising rights of the Customer

If the Customer believes that his/her right stipulated by the Law has been violated, he/she can file a complaint to personal data processing by completing a request. The completed request can be submitted by electronic means, by sending an e-mail with attachment to the address zastita.podataka@tenfore.net or to the address TENFORE d.o.o. Belgrade Electronic Money Institution, 60 Dobračina Str, 11000 Belgrade with the note „for the Data protection officer “.

TENFORE can charge certain fee for processing and submission of copies, under legally prescribed terms.



TENFORE is obliged to provide to the Customer whose personal data are processed the information stated in the request, without any delay, but not later than within 30 days from the day of the request receipt. This term can be extended by another 60 days if necessary, taking into account the request complexity, but the Customer must be notified thereof within 30 days. If TENFORE fails to act upon the customer request, the Customer must be notified thereof not later than within 30 days from the day of request receipt, as well as of the right to file a complaint to the Commissioner and/or the court.

18. Right to file a complaint to the Commissioner for the information of public significance and protection of personal data and lawsuit

The Customer has the right to file a complaint to the Commissioner for Information of Public Importance and Personal Data Protection if he/she believes that processing of his/her personal information has been done contrary to provisions of the Law. Filing a complaint shall not affect the Customer right to initiate other procedures for administrative or judicial protection. The Customer has the right to initiate an administrative dispute, against the decision settling on his request made by the Commissioner for Information of Public Importance and Personal Data Protection, within 30 days from the day of the decision receipt. Filing a complaint in the administrative dispute shall not affect the right of the Customer to initiate other procedures for administrative or judicial protection.