# DECLARATION ON THE PROTECTION OF PERSONAL DATA

**FOR THE PURPOSES OF PROCESSING YOUR PERSONAL DATA PROVIDED THROUGH** [**www.zbk.sk OR BY EMAIL**](http://www.zbk.skALEBOELEKTRONICKOUPOŠTOU/)

This Declaration on the protection of personal data explains how we handle your personal data (hereinafter referred to as "**personal data**") that you entrust to us through

„[www.zbk.sk](http://www.zbk.sk/)” as part of the "first contact" services or via e-mail.

# Who is responsible for the collection and use of your personal data?

The following entity is responsible for the collection and use of your personal data:

# Payment Card Association

Registration number: 31 750 206

Registered office: Dunajská 2304/4, 81108 Bratislava-Staré Mesto, Slovak Republic (hereinafter referred to as "**we**" or "**Operator**" in the appropriate grammatical form).

# To whom can we entrust your personal data (intermediary)?

We ensure that your personal data is made available to only the necessary number of people, for the necessary purpose and for the necessary time. We do not transfer your personal data to other entities. We do not use an intermediary to process them.

# What is our commitment?

We undertake to process your personal data in accordance with applicable legal regulations on data protection, including Regulation (EU) No. 2016/679 on the protection of individuals with regard to the processing of personal data and free movement of these data (General Data Protection Regulation (hereinafter referred to as "GDPR")) as amended and the Slovak legal regulations governing the protection of personal data, and we undertake to ensure that at least the same protection of personal data is ensured by any of the subjects to whom we entrust personal data.

If you are interested in information regarding the appropriate security measures we have implemented, please contact us in the manner indicated in the section "How to exercise my rights to the protection of personal data" below.

# Why do we collect and use your personal data?

We collect and use your personal data for the following purposes:

* processing your requests and questions regarding our services and our other activities in general, with which you contact us via the contact form at [www.zbk.sk](http://www.zbk.sk/) or via e-mail,
* so that we can inform you about our activities that might interest you.

# Whose personal data will be processed?

We process your personal data as a person who contacted us via the contact form at [www.zbk.sk](http://www.zbk.sk/) or via e-mail, to the extent that they were provided.

Due to the way personal data is collected (entered by the data subject via an internet portal), we cannot verify the identity of the data subject, and we only rely on the data that you entrust to us and as you entrust to us.

Please note that entering an email address or a phone number without the knowledge of their owner may be an illegal act. In the event that we find any indications that the email address or phone number that we have been given has been misused, we will delete such personal data from our databases and refuse to provide you with the requested information, services, etc.

# What personal data will be collected?

We will collect and use the following personal data:

* identification information – first and last name,
* contact information – e-mail address and telephone number,
* IP address of the device from which [www.zbk.sk](http://www.zbk.sk/) is accessed when you fill out the contact form.

# On what legal basis does the Operator use your personal data?

*Your consent*

We process your personal data based on your consent for the purposes of:

* + dealing with your requests and questions about our services and our other activities in general that you contact us with;
  + informing you about our activities that might interest you.

# How can you suspend the processing of personal data?

If you want us to stop processing your personal data, please use the unsubscribe procedure at “[www.zbk.sk](http://www.zbk.sk/)". You can also ask us to stop processing your personal data by email to the address: [zbk@zbk.sk.](mailto:zbk@zbk.sk) Upon your request, we will immediately and irreversibly delete or anonymize your personal data.

You can also request the termination of the processing of personal data using the procedure described later in this document.

# How long will we keep your personal data?

Unless otherwise stated, we do not keep your personal data provided based on your consent for longer than required by the purposes for which they are processed. We will keep your personal data for **1 year**.

After the termination of the right to data processing, we will either delete them or in another way, we will permanently invalidate or permanently and irreversibly process these personal data in such a way that they can never be traced back to your person (data anonymization).

# Will my personal data be provided to other persons and transferred to other countries?

We will not transfer your personal data to other countries.

We will provide your personal data to other entities for the following purposes:

* if public authorities (e.g. law enforcement authorities) and courts require us to provide them with your personal data, we will provide them to the extent required by law;
* if it is reasonably necessary in connection with a dispute in which we have become involved or may become involved, we may provide your personal data, for example, to other parties to the dispute or to the court, but always to the extent and in accordance with the applicable legal regulations;
* if we are obliged to do so in accordance with applicable legal regulations.

In the event that we carry out any transfer of your personal data according to this article, we will inform you about this in accordance with the GDPR.

# What rights do I have in connection with my personal data?

Subject to applicable law and taking it into account, you have rights regarding your personal data that we process. These rights include, for example:

* Right to information: You have the right to clear, concise and easy-to-understand information about how we use your personal data and about your related rights. This is partly the reason why we provide you with information in the form of this Declaration on the Protection of Personal Data.
* Right to access data: You have the right to access your personal data. You may also request access to your personal data to verify that we are using it in accordance with applicable data protection laws.
* Right to rectification: You have the right to correct your personal data, if it is inaccurate or incomplete.

- Right to erasure: Also known as the "right to be forgotten". Simply put, this means that you can request the erasure or removal of your personal data if there is no other legal basis for the processing it and for us to continue using it. Please note that this is not an absolute right and exceptions apply. We are obliged to delete personal data without undue delay if you exercise the right to deletion and if:

1. personal data are no longer necessary for the purpose for which they were obtained or otherwise processed,
2. you revoke the consent on the basis of which the processing of personal data is carried out, and there is no other legal basis for the processing of personal data,
3. you object to the processing of personal data and there are no valid reasons for the processing of personal data,
4. personal data is processed illegally,
5. the reason for erasure is the fulfillment of an obligation under this Act, a special regulation or an international treaty by which the Slovak Republic is bound, or
6. personal data was obtained in connection with the offer of information society services.

* Right to restriction of processing: You have the right to block or prevent further use of your personal data. In the case of processing restriction, we may continue to store your personal data, but our use of it will be limited.
* Right to data portability: You have the right to obtain and reuse your personal data for your own purposes within various services. This right allows you to easily move, copy or transfer your personal data between our IT systems and those of other service providers without reducing their usability. Please note that this is not an absolute right and is subject to limitations. You may exercise this right only under certain circumstances and provided that it does not adversely affect the rights of others.
* The right to object to processing: If the processing is based on our legitimate interest, you have the right to object to such processing, if we do not have a serious and legitimate reason to continue processing your personal data.
* The right to object at any time to the processing of your personal data for direct marketing purposes.
* The right to file a complaint: You have the right to file a complaint about the way we handle or process your personal data, both with us and at any time with a national data protection authority. In the Slovak Republic, it is the Office for Personal Data Protection of the Slovak Republic; Hraničná 12, Bratislava, SR; https://dataprotection.gov.sk/uoou/; statny.dozor@pdp.gov.sk; phone number: +421 /2/ 3231 3214.
* The right not to be subject in automated decision-making: You have the right not to be the subject of a decision that is based solely on automated processing (including profiling) and that has legal (or similarly serious) effects on you.

Please note that you can exercise the above rights only in relation to the personal data that we store about you in connection with your requests and questions regarding our services and our other activities in general, with which you contact us via the contact form at [www.zbk.sk](http://www.zbk.sk/) or via e-mail.

# How to exercise my rights to the protection of personal data?

If you are interested in further information regarding our use of your personal data and wish to exercise your personal data protection rights, please contact us as follows:

* You can request your right of access, right to data portability, right to deletion and right to object and other rights mentioned in this document by email to zbk@zbk.sk;
* in case of any other requests, please send an email to [zbk@zbk.sk](mailto:zbk@zbk.sk)

We will try to fulfill your requests as soon as it is reasonably possible and always within the deadlines set by law. Please note that even if you request the deletion of your personal data, we may have to retain some personal data if required or permitted by applicable law, or if there is a legal claim to it.

# Changes to this Declaration on the Protection of Personal Data

The Operator may update this Declaration on the Protection of Personal Data from time to time. In that case, we will issue a revised Declaration on the Protection of Personal Data and inform you of any changes to the extent required by law.

If you have any questions regarding changes to this Declaration on the Protection of Personal Data, please contact us in the manner indicated in the previously mentioned section "How do I exercise my rights to the protection of personal data?".