

Privacy Policy of Komercijalna Banka AD Skopje

The foremost priority in Komercijalna Banka AD Skopje is customer care and privacy.

This Privacy Policy explains kinds of information we may collect and keep when you visit our web site and how we use and share that information. It also sets out the manner you can contact us for any question or concern about the information.

This Policy is in accordance with the [Rules for Personal Data Protection](#).

Information we collect from you when you visit our web site:

- Personal identification information when you apply for use of our products and services, i.e. data that are submitted by you and you agree that we may process them when using the Internet Bank.
- Non-personal identification information. Data about the contents you go through regarding the software for the internet browser, the contents you chose to click, the service and products you visit, type of computer and technical information about the connection used by the user when visiting the site, such as Operative system and Internet service provider and other similar information.
- The service, product or records of the server containing technical information about your utilization of the service, product or web site, such as your IP address, domain, machine or settings of the application, errors and activity of the hardware.
- Information about physical location of your machine, for instance, when you use the service of locator of the nearest ATM and you have shared your location at that moment.

How we use the collected information

The Bank may use the information collected for the following purposes:

- To provide the service or product requested by you, once you have been identified;
- To provide customer care;
- To ask for your opinion regarding the Bank's products and services and regarding the surveys conducted for the products;
- To facilitate and proceed your browsing and requests for information when you call us regarding the Bank and its products and services;
- To realize prize winning games, contests and other promotional offers;
- To consider the possibility for you to get employment in the Bank if you apply for job in the Bank on our web site;
- To provide assistance if you have any complaint or problem while using the products and services.

Additionally collected data are used:

- To create an anonymous, group statistics for use of our web site, products and services;
- To improve the existing and create new products and services, recommendations, advertising and other communications;

- To provide support to customers in case of problems occurred when using the Bank's products and services.

Sharing data

We do not disclose your personal data to third parties without your consent. Personal data can be shared only in compliance with the applicable law.

International transfers of your data

Pursuant to the applicable regulations, based on your order/consent when using the Bank's products and services your data may be transferred abroad (e.g. when executing international payments).

Advertising communications

When entering a business relationship with the Bank for use of its products and services, you are offered to choose whether you would like to receive various notifications and other communications by mail, by e-mail, via phone and/or text messages (SMS) from the Bank. You can terminate receiving advertising material and notifications from the Bank at any time, by presentation of a written statement at any of the Bank's counters.

Please take into consideration that from time to time we may send you important information regarding the Bank's products and services currently or previously used by you. These notifications are not considered as advertising communications.

How we protect your data

We undertake all prescribed technical and organizational measures to protect the personal data, to prevent unauthorized access and misuse. Our security procedures are subject to regular controls and reflect the latest technological achievements in this area.

How you should protect your data

As the best practice on Internet we recommend:

- Do not use easy passwords (such as single words from a dictionary);
- Do not use the same password for several accounts;
- Use long passwords (at least 8 characters, or more recommended)
- Use passwords containing capital and small letters, figures and special characters, such as \$%^& etc.;
- Keep passwords at safe places (never write down or share with anybody) and change them on regular basis;
- Follow the [security recommendations](#) given by the Bank.

Access to your data and your rights

If you want to know which categories of your personal data are processed by the Bank, the purpose thereof or if you want to request termination or ceasing of the processing, please submit your request at any counter of the Bank.

If you want to amend, supplement, erase or update any incorrect personal data, you can request it at any counter of the Bank or you can do it through the Internet Bank, if you are user thereof.

If you think that in the course of processing we have not acted in accordance with your legal rights or the applied privacy laws, you can contact the Officers for personal data protection in the Bank.

“Cookies” and “web bugs”

We use technologies which are widely spread in the data gathering industry regarding use of our web site and e-mail communications, known as "cookies" and “web bugs”. These technologies, for example, disclose us the users that had clicked important elements (links and graphics) on the web site or e-mail messages of the Bank and can recognize the browser the next time when you visit our web site. These technologies are exclusively used in order to enhance the user experience and functionality of the Bank’s portal and the Internet Bank site.

Your acceptance of these terms

By using this Site, you signify your acceptance of the provisions of the Privacy Policy of Komercijalna Banka AD Skopje.

If you do not agree to this policy, please do not use our web site.

Contact us

If you have any questions about the Privacy Policy of Komercijalna Banka AD when using our web site, please contact us at:

Komercijalna Banka AD Skopje
Orce Nikolov Str. No. 3
Skopje

contact@kb.com.mk