

# DATA PROTECTION STATEMENT OF AEGON VOLUNTARY PENSION FUND

To ensure secure processing and protection of your personal data is of primary importance to us. To this end we always ensure that we process your data only to such an extent which is required for the execution of any given process or measure, and we will take every technical and organizational measure to prevent unauthorized persons from accessing your data.

This data protection guide will give you all the necessary information on what happens to your data after you provide them to AEGON Pension Fund.

## I. DATA PROCESSOR'S DATA

Your data are processed by Aegon Magyarország Önkéntes Nyugdíjpénztár, who is the Data Processor in respect of this guide.

- Seat: 1091 Budapest, Üllői út 1.
- Postal address: 1399 Budapest, Pf.: 717.
- Telephone: 06-1-477-4890
- E-mail address: nypugyfel@aegon.hu
- Website: www.aegonnyugdij.hu

## II. DATA PROCESSING OFFICER

- Name: dr. Schwanner Orsolya
- Contact information: nyp.adatvedelem@aegon.hu

## III. PURPOSE OF AND LEGAL GROUNDS FOR PROCESSING DATA

Data may be collected for a clearly determined, specific purpose (i.e. it is restricted to a purpose), and may only be processed in a manner which is compatible with such purpose.

In order to ensure lawful data processing, the law clearly determines the legal grounds, the existence of which makes data processing possible:

- the stakeholder's consent,
- legal regulations to process a certain data class,
- data processing is required to fulfil a specific contract,
- it is the Fund's legitimate interest.

## DATA PROCESSING IN RELATION TO VOLUNTARY PENSION FUND MEMBERSHIP

**Purpose of data processing:** The purpose of data processing is that the Data Processor provides fund services to its members pursuant to the provisions set forth in Act XCVI of 1993 on Voluntary Mutual Insurance Funds (hereinafter Voluntary Fund Act) as well as services which complement, supplement or replace social security benefits.

**Scope of data subjects:** every fund member, the death beneficiary and the beneficiaries of the benefits, in the absence of a death beneficiary the fund member's heirs, authorized persons and legal representatives, persons acting on behalf of employer members, beneficial owners and contact persons.

### Processing data pertaining to fund members (clients)

Data processing is a condition to establishing, maintaining and performing the contract. The purpose of processing data we request on our forms is to fulfil tasks pertaining to pension fund membership, especially to the establishment of the contract, keeping records, crediting payments, keeping the account, informing clients, settling of payments, collecting debts.

**1. Legal provisions stipulate** certain obligations for the Pension Fund, for the fulfilment of which it is required that Clients' data be processed.

- Therefore within the scope of **combating money-laundering and the financing of terrorism** it is compulsory to implement customer due diligence measures, i.e. to record Clients' specific data, to verify them against Clients' ID documents, and to monitor the business relationship.<sup>1</sup>

#### Data of the private individual to be recorded are as follows:

- first name and surname,
- family name and first name given at birth,
- nationality,
- date and place of birth,
- mother's maiden name,
- home address, or residence in the absence thereof,
- type and number of ID document,
- copy of ID document in the event of applying for a housing loan.

In addition to the above, it must be stated if the person acts for him/herself or for the real owner. If he/she acts for someone

<sup>1</sup> Act LIII of 2017 on the prevention and combating of money-laundering and terrorist financing

else, data required to identify the real owner must be supplied as well. Also, a statement must be made if someone's is a prominent public person. Such status may be verified by the Pension Fund by checking it in a valid database. In addition, the Pension Fund will copy the documents presented upon identification, record them in its files and keep them.

It is also mandatory to verify that Clients are not included in the list of persons under restrictive measures pertaining to finances and property (lists pertaining to sanctions).<sup>2</sup>

- Pursuant to the regulation on [the exchange of information related to financial accounts in taxing issues among authorities](#)<sup>3</sup> the Pension Fund is obliged to obtain information from the fund member on his/her tax residence. In the event of foreigners the Pension Fund will report data to the Hungarian tax authority. Data concerned shall be as follows: account holder's name, address place and date of birth, tax ID, and data pertaining to the account. The Hungarian tax authority will share such data with the relevant country's tax authority.
  - If the fund member supplies a [direct debit order](#) for the collection of payments, it is necessary to complete the form containing data required by legal provisions, supplying data pertaining to the paying party, the beneficiary and the client who is in a contractual relationship with the beneficiary and forwarding such data to the designated account-holding bank.
  - If the Client [files a complaint](#), records of incoming complaints must be kept and stored for five years. In the event of a complaint made over the telephone, the Pension Fund will record the call and store it for five years.
  - Pursuant to the decree of the Hungarian National Bank specifying the obligation to supply data it is mandatory to record the sex of the fund member, and the Pension Fund is obliged to supply statistical data which do not contain personal data to the Hungarian National Bank.
2. Data processing will occur based on the Pension Fund's [legitimate interest](#) if the Pension Fund has such justifiable interests which substantiate the use of data. They are as follows:
- [Acquisition purpose](#): the Pension Fund has a legitimate interest in informing its Clients of more of its own products, of its new products, services and campaigns, in encouraging Clients to maintain or increase deposits, to conclude more contracts, thus increasing its clientele, and ensuring the loyalty of its existing clients. To this end the Fund uses client data available to them (name, contact information, DOB, address, telephone number, e-mail address, deposits) to send information to clients. To encourage the entry of new fund members and new deposits we will launch promotional campaigns from time to time. We will process the data of fund members who meet the conditions in connection with the campaign, the drawing, and the delivery of the gift. Such data will be: name, contact information (address, e-mail address, telephone number), payment information.
  - [Product and business development, development of services](#): the Pension Fund has a legitimate interest in processing its Clients' data (name, contact information, DOB, address, telephone number, e-mail address, deposits) for the purposes of improving its existing products and services, because it contributes to increased levels of client satisfaction, the long term retention of contracts and regular payment of fees. To do so, we approach our clients using questionnaires with the purpose of market poll and quality assurance online, in e-mails, over the telephone and through the post, and ask their opinion about the Pension Fund, pension-related savings and certain services of the Pension Fund. The Pension Fund may employ third parties in getting the questionnaires to clients and assessing them. Data processing will last until the replies are evaluated.
  - [Clearing up and preventing frauds](#): The Pension Fund functions a comprehensive system for preventing and clearing frauds, from telephone calls with the purpose of prevention after the contract is concluded through the inspection of suspicious cases to amending processes using the consequences drawn, including the training of persons involved. It is in the company's best interest to manage suspicious cases properly, thus preventing the company from financial and reputational losses. To prevent, clear up and manage frauds it might be necessary to use the available data of persons involved in the issue.
  - [Recovering and selling debts](#): it is the legitimate interest of the Pension Fund to collect any claims against its clients and other related private persons, and to use any personal data required for the processes for such a purpose.
  - [Instituting civil and penal proceedings in connection with contracts](#): as long as the contract exists and after its termination data will be stored as long as civil and criminal claims possibly arising in connection with the contract lapse: the Pension Fund is required to keep data until punishability lapses, because it may arise that a crime was committed when payment was made and data will be needed in a subsequent procedure as evidence.
3. Processing data [by way of consent](#)

- [submitting an e-mail address and a telephone number](#)

If you supply your email address and telephone number, we will inform you more quickly and efficiently about your contract and the services you apply for. You can withdraw your consent any time, if you request that your contact information be deleted. In this case we will send you information in postal letters.

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<sup>2</sup> Act LII of 2017 on the implementation of financial and property restrictive measures ordered by the European Union and the Security Council of the UN

<sup>3</sup> Act XXXVII of 2013 on certain regulations of international public administration related to taxes and other public duties

- in the event of a [transfer](#)  
If a fund member requests that we proceed in regard to his/her transfer at the transferring fund, consent is needed to hand over his/her data to the transferring company
- [data processing for direct marketing purposes](#)  
We ask our clients' consent so that we can send them electronic messages to their email addresses for promotional purposes in connection with our products, services and on-going campaigns.

In addition, we ask our clients' consent so that we can hand over their names and contact information to the member companies of Aegon Hungary Group so that the member companies of the Group can approach them by post, over the phone or electronically, with their own products and services with the purpose of acquisition.

Member companies of the Group are as follows: Aegon Magyarország Általános Biztosító Zrt., Aegon Magyarország Befektetési Alapkezelő Zrt, Aegon Magyarország Pénztárszolgáltató Zrt.

Such consent may be withdrawn any time without restrictions, which will not affect the lawfulness of data processing completed in compliance with the consent before the withdrawal.

### **Data processing in the event of beneficiaries/heirs**

The fund member may assign a beneficiary in the contract, and data are required to identify and contact the beneficiary.

In the event of the fund member's death, data are needed to effect payment to the beneficiary or the heir, in addition, we request data to perform client due diligence stipulated in the Anti-Money Laundering Act to prevent and ward off money laundering.

As long as the contract exists and after its termination during the limitation period settlement issues, claims, cases of suspected fraud may necessitate the use of data for the Pension Fund's legitimate interest for the purposes of inspection and settlement, and to enforce civil and penal claims. The Pension Fund is required to keep data until punishability lapses, because it may arise that a crime was committed when payment was made and data will be needed in a subsequent procedure as evidence.

### **Data processing in the event of a legal representative/ authorized person**

If a representative is acting on behalf of the client, we will request data to identify the representative, and to verify his/her entitlement to represent the client.

We will use such data to fulfil the requested services and, if necessary, to perform due diligence required by the law.

As long as the contract exists and after its termination during the limitation period settlement issues, claims, cases of suspected fraud may necessitate the use of data for the Pension Fund's legitimate interest for the purposes of inspection and settlement, and to enforce civil and penal claims.

### **Data processing in the event of witnesses**

In compliance with the law a private document having full documentary evidence is needed to apply for the service of sending documents electronically, to designate a beneficiary, and to hand over data qualifying as confidential fund information. In addition, in order to prove that the necessary statements were made, the internal regulations of the Pension Fund specify instances when a private deed with absolute probative value is required. This shall be met by two witnesses attesting with their signatures that the client signed the statement with his/her own hand in their presence, or admitted his/her signature as his/her own. The form contains the name, address and signature of the witnesses.

### **Employer partners**

Data processing in the case of

- representatives of employer partners
- actual owners (in the absence of which executives)
- contact persons

Employer partners are companies that conclude an agreement with the fund on employer contributions or a donation agreement. With regard to these companies we will process the data of private persons listed above for the purpose of fulfilling the agreement and in compliance with legal stipulations.

The following data of the person acting on behalf of the company will be processed pursuant to the Act on Money Laundering:

- family name and first name
- family name and first name given at birth
- nationality
- home address, or residence in the absence thereof
- date and place of birth
- mother's maiden name
- number of ID card
- number of address card

The following personal data of the actual owner (in the absence of which executives) will be processed pursuant to the Act on Money Laundering:

- family name and first name
- family name and first name given at birth
- nationality
- home address, or residence in the absence thereof
- date and place of birth
- statement if someone is a prominent public person (a prominent public person or a close relative thereof)

The following data of the contact person designated by the employer will be processed to process the reports and deposits forwarded by the employer:

- name
- telephone number
- e-mail address
- e-mail address of the person supplying data

## PROCESSING THE DATA OF FUND MEMBER ORGANIZERS AND CONTRACTED PARTNERS

### Fund member organizers

The data of fund member organizers will be processed for the following reasons:

- to fulfil rights and obligations arising from the permanent agreement for intermediaries.
- to enforce live claims as well as civil and criminal claims against the natural person.
- to clear up, manage and prevent fraud.

Legal grounds for data processing:

- data processing required for fulfilling the agreement for intermediaries
- data processing is required to enforce the legitimate interests of the data processor.

Recipients of personal data:

- service providers engaged in keeping the records of agreements, paying commissions, and the clawback of unjustified commission paid.
- authorities entitled to access data in compliance with legal provisions, e.g. the Hungarian National Bank, the National Tax and Customs Administration of Hungary, authorities investigating a case, the public prosecutor's office, and the court.

Data processing will last as long as the agreement is in force and as long as claims may be enforced in relation to the contractual relationship after termination thereof. Pursuant to the law accounting documents will be kept for eight years.

### Contracted partners

In terms of service partners who are in a contractual relationship with the Pension Fund we will process the data of representatives acting in the course of concluding the agreement as well as that of designated contact persons in connection with performing the terms of the agreement, settlements related to the agreement, and enforcing any civil or criminal claims.

Data will be processed as long as the agreement is in force, and as long as claims may be enforced in relation to the contractual relationship after termination thereof. Pursuant to the law accounting documents will be kept for eight years.

## SOUND RECORDING<sup>4</sup>

Your conversation with our call centre will be recorded to verify the measures taken, to retrace the content of the statement made, to identify the individual making the statement and the date of such statement, and to protect the rights of the persons taking part in the conversation. If someone refuses to give his/her consent to the recording, we will not provide the opportunity to arrange matters over the phone, however, the person will have the opportunity to contact us through our client service offices in person, online or in mail to arrange matters related to his/her contract.

Calls conducted with our sales call centre operators will also be recorded. You may discontinue the call any time, if you feel it is unsuitable for you.

Sound recordings will be kept because of the legitimate interest of the Pension Fund as long as data pertaining to the contract are kept. It is in the interest of the Pension Fund to retrace the calls which prove to be evidence as well as the statements made during the calls as long as the contract exists and after its termination as long as civil or criminal claims in connection with the contract become void.

If the person affected by the call is not a client of ours, we will keep the call for five years to prove and satisfy possible future claims.

In the event of a complaint made over the telephone pursuant to the law it is mandatory to record the call and keep it for five years.

Our state-of-the-art rescue system ensures that the calls are not modified and are protected at an appropriate level.

## DATA PROCESSING ON THE WEBSITE

The website of the Pension Fund is operated by Aegon Magyarország Pénztárszolgáltató Zrt. The servers are provided by Aegon Magyarország Általános Biztosító Zrt. and are operated by Bohl Software Consulting Kft.

### Online Client Service

Fund members registering on the website to use the online client service can access it by entering their username and password. The online client service account shows the fund member's personal and membership data, his/her pension fund deposits and the consignments, and it is also possible to amend some data. Data shall be processed in relation to the performance of the fund membership contract.

### Cookies

For the appropriate operation of the website it is necessary to place data files called "cookies" on your computer just as other websites and internet service providers do.

### What are cookies?

Cookies are small text files which the website places on the computer or mobile device of the user browsing it. Cookies help the website to remember your actions and personal setting for some time such as the username, the language, the font size and other customs settings related to the website's graphic display so it is not needed to specify them again every single time when visiting our

<sup>4</sup> Act V of 2013 on the Civil Code 2:48 §

website or navigate from one website to the other.

## How are cookies used?

The website of Aegon Magyarország Önkéntes Nyugdíjpénztár uses cookies to improve user experience. To simplify it, by means of collecting browsing information can we save your settings and user data, make them available during the course of individual working processes, improve our website and send you individual messages with advertisements.

### Cookies will be used for the following purposes:

- collecting information required to improve the website and to shaping user needs,
- collecting information on user habits, analysing user habits,
- improving user experience,
- displaying targeted advertisements at subsequent browsing.
- cookies will also be used in a way that in the course of the user's next visit content related to user's former activities will be displayed to the user, settings may be loaded automatically to make the use of the website more comfortable.

It is important that cookies will not be placed at the Operator, but on the user's own device which he/she uses for browsing online content, so the user will have total control over them. When browsing the website with the use of cookies placed on the user's computer the following may be recorded automatically: the starting and finishing time of the user's visit, the IP address, and in some cases, depending on the settings of the user's computer the type and language of the browser, the operation system, the parameters of the user's device, settings made by the user on the website, any subsites visited and time spent on them. The operator shall not and cannot connect these data with personal data, you may decide to share them with us by means of an express authorization and by setting the cookies in your browser.

## What type of cookies do we use?

### 1. Our own cookies and cookies from a third party

We use our own cookies and cookies from third parties on our websites.

Our own cookies are from the aegon.hu domain, and are usually used to identify settings pertaining to language and location, and to display basic website functions.

Cookies from third parties belong to other parties, and are managed by other parties, such as Google or Hotjar's business partners. These cookies might be necessary for certain actions such as to enable advertisements from outside Aegon websites.

### 2. Cookies for a working process

Cookies for a working process are temporary cookies which remember your activities as long as you remain on the website and they expire when you close your browser. You may need them to complete forms.

### 3. Permanent cookies

Permanent cookies are for remembering your settings within the website, and they will remain on the computer or the mobile device when you close the browser or restart your computer. We will use these cookies to analyse user activity in order to establish visitor samples, to improve our website's functionality to you or other people visiting it. These cookies make it possible for us to display targeted advertisements to you and to assess the efficiency of our website's functions and advertisements.

## How will we use cookies for advertising purposes?

Cookies and advertising technologies, such as data collection marks, pixels and anonymous, advertising network-related labels help us to display relevant advertisements to you more effectively.

They help us to collect aggregate audit data, to carry out research and to make reports to performance advertisers. With the help of pixels we will recognize and improve delivery of advertisements, and also find out when certain advertisements are displayed to you. Because web browsers may request advertisements and data collecting marks directly from the servers of the advertising network, these networks can view, edit or set their own cookies as if you requested a website from their main sites.

Although we do not use cookies on third party websites to create a profile related to the browsing activity, we use aggregate data from third parties in order to display relevant advertisements to you based on your interests. We will not hand over any personal data we collect to the advertising party.

By modifying the cookie settings you may unsubscribe from advertisements carried out by informing external and third parties.

Unsubscribing will not remove the advertisements from the pages you visited: unsubscribing means that the advertisements displayed will not be aligned to your interests. This means that the advertisements you see will not be aligned to your interest by the cookies with a certain type.

## How do we use external cookies (from third parties)?

We hire external suppliers for some of the functions available on our website, e.g. if you visit a page with an embedded video from YouTube or a link points at it. Such videos or links (and other content from external suppliers) may contain cookies of the third party, so it might be useful to study the policy of such third party websites regarding the use of cookies.

## How can I decline and delete cookies?

If you want to modify your cookie settings related to the website, or delete them, you can do so in the settings of your browser because cookies are stored on the user's computer and not at the operator of the website. For more information to modify your previous cookie settings visit the help menu in your browser, and you may delete the cookies from the device you use for browsing, which were previously placed by the operator.

For more information on how individual browsers handle cookies visit the following websites:

- Google Chrome
- Firefox
- Microsoft Internet Explorer 11
- Microsoft Internet Explorer 10
- Microsoft Internet Explorer 9
- Microsoft Internet Explorer 8

- Microsoft Edge
- Safari

### Maintenance of the cookies

It is possible that you maintain and/or delete cookies as you wish. For more information please visit [aboutcookies.org](http://aboutcookies.org). You can delete all the cookies stored on your computer, and can disable installation thereof in most browsers. If you decide to do so, please be aware that every time you visit a website, you will have to manually perform certain settings, and acknowledge that certain services and functions will not be accessible.

It is easy to accept or decline cookies used by our website, you need to select one of the following two links: I accept cookies / I do not accept cookies.

## IV. DATA TRANSFER AND DELIVERY TO EXTERNAL PARTIES

Personal data may be accessed primarily by the company's employees and officers who need such data for fulfilling their job, and in some instances data may be transferred to external parties.

The Pension Fund is entitled to use a data processing company to perform technical activities pertaining to data management operations. The majority of administrative activities and certain expert tasks have been outsourced by the Pension Fund to Aegon Magyarország Pénztárszolgáltató Zrt.

Pursuant to the law we can only transfer your data to others in the following instances:

- the client gives his/her consent to it in an appropriate manner (in the form of an authentic instrument or a private document having full documentary evidence)
- the law gives permission to it

Recipients might be as follows:

- service providers engaged in outsourced activities: external service providers who perform activities related to the Pension Fund's activities, where the performance of such activities requires data management or data processing (e.g.: printing house, administrative service provider). The list of partners performing outsourced activities is published on the Pension Fund's website.
- professionals, such as lawyers and auditors performing professional activities.
- authorities and courts listed in the act regulating the activities of the Pension Fund, within the scope of proceedings as specified by the law.  
(e.g.: Hungarian National Bank, Tax Authority, authority acting as a financial information unit, Hungarian Competition Authority, Financial Arbitration Board, authorities investigating a case in criminal proceedings, the public prosecutor's office, national security service, public notary acting with regard to an estate, the public guardianship authority, a court acting in penal or civil proceedings, as well as in cases of bankruptcy or liquidation)

## V. DATA TRANSFER TO A THIRD COUNTRY OR TO AN INTERNATIONAL ORGANIZATION

The IT operations of the data manager are being carried out by the EDC Company (Registry court number: SC367146 registered seat: Aegon Lochside Crescent, Edinburgh Park, Edinburgh EH12 9SE, UK) owned by the owner of Aegon Magyarország Pénztárszolgáltató Zrt., i.e. AEGON N.V. registered seat: Aegonplein 50, 2591 TV, The Hague, The Netherlands, registry court number: 27076669, within the scope of which your data shall go through computers which are located in countries of the AEGON global group of companies within the European Union. Your data shall not be managed in these countries, they will only be transferred technically.

## VI. DATA RETENTION PERIOD

If we process data in connection with the fulfilment of the contract, we will process data as long as the contract exists, or until such time as civil or penal claims may be enforced with regard to the contractual relationship. It also refers to the event when we do not accept the application and the contract shall not be concluded. We will keep data until the end of the limitation period even in such cases.

In the event of data processing specified by the law, the law itself shall determine the duration until data must be kept.

Pursuant to the Accountancy Act all accounting documents, including the contract itself, must be kept for eight years. Pursuant to the regulations controlling measures necessary for the purposes of the fight against anti-money laundering and the financing of terrorism, data recorded within the scope of such purposes data must be kept for eight years after the termination of the contract. The complaint as well as the reply given thereto must be kept for five years in compliance with the law.

If data management is based on consent, it will be valid as long as you withdraw your consent.

Consent to the use of personal data for marketing purposes will be valid as long as the contract exists and will be no longer valid automatically when the contract is terminated. Prior to such date the client has the right to withdraw his/her consent any time without any restrictions and without offering an explanation. In this case the consent will be no longer valid once the client submits his/her withdrawal. If data becomes necessary for the purposes of activities serving the Pension Fund's legitimate interests, data may be deleted after such legitimate interests cease to exist.

## VII. RIGHTS OF THE INDIVIDUAL

**1. Access right:** It means that you may ask for feedback whether or not data processing is in progress and ask for more details, specifically about the following:

- what is the purpose of data processing
- categories of related personal data
- where did we transfer data to (if outside the EU, what are the guarantees)
- the term of keeping data
- if we did not ask data directly from the Client, what are the sources of such data
- what are the rights of the relevant client
- the fact of automated decision making or profiling, the logic used, and the consequences.

Upon request we will make a copy of your personal data available to you.

**2. Correction:** If you discover that the personal data on our files are not appropriate (incorrect, incomplete), you may request that they be corrected or completed.

**3. Deletion (cancellation):** Upon your request we will delete your personal data if:

- they are not needed any longer for the purpose which they were recorded for,
- you withdraw your consent and there is no other legal ground verifying data processing,
- the Pension Fund processes data out of its own legitimate interests, you object to such data processing, and there is no legal reason having priority over it,
- data are processed against the law,
- the law specifies that they be deleted,

For example: Upon concluding the contract you gave us your data and your consent that we can send you promotional materials electronically in the form of emails. If you withdraw your consent, you will not get any marketing messages in emails from us in the future, but we cannot delete your data, because we will need them for the purposes of fulfilling the contract as long as the contract exists.

If we need to delete data pursuant to the above, we will do our best – considering the technology available to us as well as the costs related to execution – in order to make the fact of deletion known to those who received your data, and inform them on the need to delete the links pointing at any personal data and copies thereof.

Deletion have further specific restrictions if data are required to enforce claims or for the purposes of public interest (national health, archiving due to scientific and historical research).

**4. Restrictions to data processing:** may occur in the following instances

- if you challenge the accuracy of data, and we need time to check it,
- if data processing is against the law, but you specifically ask for restriction instead of deletion,
- data are no longer needed for the purpose of data processing, but you ask them to be kept in order to submit, enforce or protect legal claims,
- if data is processing pursuant to the Pension Fund's legitimate interest, and you object to data processing, data processing will be restricted until we establish if the Pension Fund's legitimate interest enjoys priority over your objections.

Restriction means that your data will only be stored, unless you ask for some other measures to be taken as well, or if data are needed to submit, enforce or protect legal claims, or if it is necessitated by the protection of another person's rights or by important public interest.

**5. Right of objection**

You may use this right if data processing is based on the Pension Fund's legitimate interest. In such an instance the Pension Fund is to verify that such legitimate interest is of primary importance and exceeds the client's interest to data protection.

An example is data processing for acquisition purposes. If the client objects to it, we will acknowledge it, and will not contact him/her with our product offers.

**6. Portability of data**

You may request that we hand over to you electronically the data you made available to us, or we transfer such data to a data manager/data processor specified by you, provided that the necessary technical and data security conditions are given. Your request may refer to data that we process pursuant to your consent, or for the purposes of the fulfilment of the contract, in an automated manner.

**7. Right of filing a complaint to the authority**

You may contact the National Authority for Data Protection and Freedom of Information against our data processing.

Authority's address: 1125 Budapest, Szilágyi Erzsébet fasor 22/c.

Authority's website: [www.naih.hu](http://www.naih.hu)

## VIII. AUTOMATED DECISION-MAKING, PROFILING

When making decisions pertaining to data processing purposes as specified above we do not apply automated decision-making or profiling. We use our clients' personal data (such as age) as well as data pertaining to deposits to deliver tailor-made communication to our clients in our marketing activities. The legal ground to such activity is the Pension Fund's legitimate interest.

## IX. DATA PROCESSING FOR OTHER PURPOSES

We will not use your data you made available to us for purposes other than the ones specified herein.