



Privacy Policy

2025





Privacy Policy

Ziraat Bank BH d.d. (hereinafter: the “Bank”), as the data controller, is committed to protecting the privacy and personal data of its clients, partners, employees, and other individuals whose data are processed in the course of the Bank’s operations. This Privacy Policy explains how we collect, use, store, and share personal data, as well as the rights you have regarding your privacy.

This Policy applies to all personal data processing activities carried out by the Bank in accordance with the Law on Personal Data Protection of BiH (“Official Gazette of BiH,” No. 12/25) and other relevant laws and regulations.

What data we collect

The Bank may collect and process the following categories of personal data:

Identification data: name and surname, personal identification number (JMBG), identification document number, PEP status

Contact data: address, phone number, email address

Financial information: account number, transactions, creditworthiness

Technical data: access to applications, logs, IP address

Data from publicly available sources and third parties, including Dun & Bradstreet databases.

Purposes of processing

We process personal data exclusively for the following purposes:

- Establishment and performance of contractual relationships
- Fulfillment of legal obligations (e.g., AML/CFT, tax and regulatory obligations)
- Creditworthiness assessment, risk evaluation and management
- Fraud prevention and management of security incidents
- Direct communication, marketing, and service improvement (with consent)
- Use of external sources for risk assessment (e.g., Dun & Bradstreet), in accordance with the principle of legitimate interest.

Legal basis for processing

The processing of personal data is carried out on the basis of: performance of a contract, legal obligations, consent of the data subject, legitimate interest of the Bank, where such interest does not override the rights and freedoms of data subjects.

Regarding the use of data from commercial sources (e.g., Dun & Bradstreet), the Bank has conducted a legitimate interest test, which determined that such processing is necessary for risk management and does not infringe the rights of data subjects.



Data sharing

Your data may be shared strictly in accordance with the law and the Bank's internal rules, with:

- competent regulatory authorities and institutions where required by law,
- external partners and service providers (e.g., IT services, advisors), subject to contractual data protection obligations,
- commercial information sources (e.g., Dun & Bradstreet) exclusively for creditworthiness and business risk assessment, without making solely automated decisions,
- members of the Ziraat Financial Group, in accordance with internal rules and applicable laws.

Your rights

In accordance with the Law, you have the right to: access your personal data, rectify inaccurate or incomplete data, erase data (where applicable), restrict processing, object to processing based on legitimate interest, data portability, file a complaint with the Personal Data Protection Agency of BiH.

To exercise your rights, you can contact us via:

Email: compliance@ziraatbank.ba

Mail: ZiraatBank BH d.d., Zmaja od Bosne 47c, 71000 Sarajevo

Data retention and protection

Personal data are stored only as long as necessary to achieve the processing purpose, in accordance with internal rules and statutory deadlines. The Bank applies technical and organizational security measures to ensure the integrity, availability, and confidentiality of data.

Policy changes

This Privacy Policy may be amended or supplemented from time to time. All changes will be communicated to users via the Bank's website and other communication channels.

Version: 1.0

Effective date: 08.09.2025

