

## INFORMATION

In accordance with Article 6(2) of Act LXIII of 1992 on the protection of personal data and the publicity of data of common interest, we would like to inform our customers, that our bank, as all other European banks, performs all international financial transactions using the SWIFTNet FIN services of the company SWIFT<sup>1</sup> having its seat in Belgium. The operational centre of SWIFT also stores the data of the European financial transactions in the databank based in the United States duplicated for security reasons. This means that the data of the European international financial transactions stored in the operational centre has to comply with the laws of the United States, i.e. the American authorities could receive access to the personal data stored in the operational centre with a view to fight against terrorism also in cases of the international financial transactions of the European customers of the banks. This right of the United States of America ensures a different protection of the personal data to that of the European Union. Of course, our customers still keep their rights originating from the data protection legislation of the EU, and they can still practice their rights connected to these laws. SWIFT itself is doing everything in its power to ensure that their service complies more and more with the data protection criteria of the Union.

Further information on the subject can be found on the web site [www.bankszovetseg.hu](http://www.bankszovetseg.hu).

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<sup>1</sup> Society for Worldwide Interbank Financial Telecommunication