



Personal data protection

If using this website, the User confirms that he is acquainted with the manner of data collecting in conformity with the Law on personal data protection and that he gave consent for processing of data (in electronic and paper form). Personal data shall be processed only in minimal measure, necessary for achieving processing purpose and for time necessary in each case, for Bank to act under the request of the person whose data is under processing.

Data processing purpose

The User can enter his personal data at this website (name, address, phone number, e-mail address). The User enters such data in the adequate form and thereby gives his consent to the Bank to use the data for contacting, statistical and other purposes which are indicated in the form.

The Bank shall process personal data for the following purposes:

- -for communication with the person who entered his data in the form;
- -for communication with the person who forwarded his data to the e-mail address available on Bank's website;
- -for the purpose of processing of the requests forwarded to Bank's website;

The Bank shall collect and process personal data only in measure necessary for achieving the processing purpose. The data must be accurate and correct. Otherwise the Bank shall not be able to react to the person's request.

The data shall be kept only for the period necessary for achieving the processing purpose. The data shall be erased after expiration of such period, except in case governed by the law.

Data safety

All data shall be kept by implementation of the all disposable technical and organization measures for data protection, in conformity with the law and Bank's internal acts. The Bank shall undertake obligation to keep Users' data in conformity with legal regulations in force and to make the data available only to the Bank's officers in charge. All data shall be forwarded in the Bank in electronic form, by e-mailing. All Bank's officers to whom the data is available, shall be held responsible for observation of the privacy protection principle. Possible data users are companies having contracts with the Bank on protection of confidential data.

Upon requirement of the governmental authority, institution or regulatory body, the Bank shall make available the user's data to such authorities/institutions/bodies.

The Bank shall pay respect to anonymousness and privacy of the User of the website: www.jubmes.rs.

Cookies policy

Our website, www.jubmes.rs uses "cookies", being a small files containing information, generated by the website. Web browser enters the cookies on User's disc in the form of small database.



Some cookies, used by the Bank, contain personal information on the User. However, such information shall be held only in case that the User published them, i.e. entered them through the website www.jubmes.rs, for the purpose of easier use of this website and for providing of necessary information.

Cookies enable more efficient performance of the website www.jubmes.rs and with aim to:

- -maintain balance of the website traffic and provide users with coherent and reliable service;
- -limit the traffic only to key segments of the website and to achieve the efficient operation level;
- -link the user with the requested service on the website;
- -direct the user to specific services implementation or to direct the user to specific servers;
- -give insight on the way how users use the website, enabling the Bank thereby to improve the website's applicability.

Cookies enable the user to use easily the website, by remembering his preferences as the text space, parametres an colours. Cookies are held on a device for access to the website: www.jubmes.rs. Cookies validity expires in certain time, depending on a cookie type. The user may erase cookies by adjusting the browser. Are additional information erasing and blocking of the cookies can be found on the link <http://www.aboutcookies.org>.

Cookies do not serve for:

- -Collecting of personal sensitive data;
- -Forwarding of data to advertising networks;
- -Forwarding of personal data to third persons.

On the website: www.jubmes.rs the cookies are used for selecting target groups, enabling additional forwarding of the relevant promotion material on third person's platforms (Facebook).

The cookies are managed by the third persons (Facebook). All additional privacy information are on the third person's websites (Facebook).

By choosing the website: www.jubmes.rs the user accepts the use of cookies for selection of the target group. The Bank shall not be held responsible for any loss of functionality and/or quality of the contents of the website: www.jubmes.rs if user chooses to the cookies.

The number of visitors of the website: www.jubmes.rs shall be monitored for statistical purpose and for obtaining necessary information with the assistance of the Google analytics, -the analytic service provided by the Google Inc. corporation (herein after referred to as: "the Google").

The Google analytics uses cookies, textual data bases set on the user's PC, as a tool for analysing the way in which users interact with the website: www.jubmes.rs. Google uses such information for accessing users interaction with the website: www.jubmes.rs, for preparation of reports on the website activity and the internet usage. Google shall not bring into connection User's IP address with any other data possessed by the Google.

Additional information on Google analytics cookies can be found on the Google pages referred to giving help and privacy protection policy: Google Privacy Protection Policy and Google Analytics Help.