

Introduction

This website is operated by MKB Fintechlab (“we”, “us” and “our” below). We are committed to a policy of protecting the rights and privacy of individuals in accordance with the General Data Protection Regulation (GDPR) and other data protection legislation (“the Data Protection Legislation”). This statement sets out our privacy policy and explains what we do with the personal information that we collect from our users. Please read the following to understand our views and practices regarding personal information. If you have any questions or concerns regarding this statement, you should contact us using the details given at the end of this statement.

Please note that this policy applies only to our website and not to the web sites of other organisations to which we may provide links. We are not responsible for the privacy policies or practices of such third party sites and you should make your own enquiries in respect of them.

Operator / Data Processor:

MKB Bank Zrt. (MKB FINTECHLAB)
Address: 1056 Budapest, Váci u. 38.
E-mail: mkb@mkb.hu
Phone: 06 (80) 333-660 (MKB TeleBANKár)

Consent

By using this website you consent to the collection, use and transfer of your information in accordance with the privacy policy set out below.

Types of Data collected

The types of Personal Data that this Website collects, by itself or through third parties, includes: name; email address; IP address; Usage Data; unique device identifiers for advertising (Google Advertiser ID or IDFA, for example);

Users are responsible for any third-party Personal Data obtained, published or shared through this Website and confirm that they have the third party's consent to provide us with the Data.

Place of processing

The Data is processed at our operating offices and in any other places where the parties involved in the processing are located.

Depending on the User's location, data transfers may involve transferring the User's Data to a country other than their own. In certain circumstances, we may transfer your personal information to countries outside the European Economic Area. This may include circumstances where we use service providers who are based outside the EEA or who use

“cloud” infrastructure which means that their servers are based all over the world. Where we transfer your information to companies outside the EEA, we will make sure it’s protected in a manner that is consistent with how your information will be protected by us. This can be done in a number of different ways for instance:

- The country that we send the information to might be approved by the European Commission.
- The recipient company might have signed a contract obliging them to protect your information.
- The recipient is located in the US and is a certified member of the EU-US Privacy Shield scheme.

In other circumstances the law may permit us to otherwise transfer your information outside the EEA. In all cases however, we will ensure that any transfer of your information is compliant with the Data Protection Legislation.

The purposes of processing

Your Personal Data is collected to allow us to provide Services, as well as for the following purposes: User database management, Analytics, Advertising, Remarketing and behavioural targeting, Contacting the User, Content commenting, Displaying content from external platforms, Handling payments, Hosting and backend infrastructure, Access to third-party accounts, Tag Management and Productivity.

We may also process your Personal Data:

- to detect, investigate and prevent activity we think may be potentially illegal, unlawful or harmful, including:
- fraud prevention and detection (including credit scoring and credit checking where we have sought your consent);
- to enforce our Privacy Policy, Terms and Conditions or Acceptable Use Policy;
- for management and auditing of our business operations including accounting
- to comply with legal and regulatory obligations, requirements and guidance

Sharing Personal Data

We may share your personal information with third parties but only in the circumstances set out below. We may supply your personal information to third parties (such as our internet service providers) who help us administer our website. These third parties must at all times provide the same levels of security for your personal information as designsummit.com and, where required, are bound by a legal agreement to keep your personal information private, secure and to process it only on the specific instructions of designsummit.com. Other third parties whom we may share your personal information with and the purposes this is for are listed below. Please refer to these third parties’ own privacy policies to find out more about how they might process your personal information.

List of Third Parties and Purposes of Processing

1. ADVERTISING

This type of service allows User Data to be utilized for advertising communication purposes displayed in the form of banners and other advertisements on this Website, possibly based on User interests. Some of the services listed below may use Cookies to identify Users or they may use the behavioral retargeting technique, i.e. displaying ads tailored to the User's interests and behaviour, including those detected outside this Website. For more information, please check the privacy policies of the relevant services.

FACEBOOK AUDIENCE NETWORK (FACEBOOK, INC.) Facebook Audience Network is an advertising service provided by Facebook, Inc. In order to understand Facebook's use of Data, consult Facebook's data policy.

This Website may use identifiers for mobile devices (including Android Advertising ID or Advertising Identifier for iOS, respectively) and technologies similar to cookies to run the Facebook Audience Network service. One of the ways Audience Network shows ads is by using the User's ad preferences. The User can control this in the Facebook ad settings.

Users may opt-out of certain Audience Network targeting through applicable device settings, such as the device advertising settings for mobile phones.

2. ANALYTICS

The services contained in this section enable the Owner to monitor and analyse web traffic and can be used to keep track of User behaviour.

FACEBOOK ADS CONVERSION TRACKING (FACEBOOK PIXEL) (FACEBOOK, INC.) Facebook Ads conversion tracking (Facebook pixel) is an analytics service provided by Facebook, Inc. that connects data from the Facebook advertising network with actions performed on this Website. The Facebook pixel tracks conversions that can be attributed to ads on Facebook, Instagram and Audience Network.

LINKEDIN CONVERSION TRACKING (LINKEDIN CORPORATION) LinkedIn conversion tracking is an analytics service provided by LinkedIn Corporation that connects data from the LinkedIn advertising network with actions performed on this Website.

GOOGLE ANALYTICS (GOOGLE LLC) Google Analytics is a web analysis service provided by Google LLC ("Google"). Google utilizes the Data collected to track and examine the use of this Website, to prepare reports on its activities and share them with other Google services.

Google may use the Data collected to contextualize and personalize the ads of its own advertising network.

GOOGLE ADS CONVERSION TRACKING (GOOGLE LLC) Google Ads conversion tracking is an analytics service provided by Google LLC that connects data from the Google Ads advertising network with actions performed on this Website.

TALQUE (REAL LIFE INTERACTION GMBH) Talque is a digital event platform with a live chat, analytics, and marketing service provided by Real Life Interaction GmbH.

3. CONTENT COMMENTING

Content commenting services allow Users to make and publish their comments on the contents of this Website. Depending on the settings chosen by the Owner, Users may also leave anonymous comments. If there is an email address among the Personal Data provided by the User, it may be used to send notifications of comments on the same content. Users are responsible for the content of their own comments.

If a content commenting service provided by third parties is installed, it may still collect web traffic data for the pages where the comment service is installed, even when Users do not use the content commenting service.

4. DISPLAYING CONTENT FROM EXTERNAL PLATFORMS

This type of service allows you to view content hosted on external platforms directly from the pages of this Website and interact with them. This type of service might still collect web traffic data for the pages where the service is installed, even when Users do not use it.

FONTS.COM WEB FONTS (MONOTYPE IMAGING INC.) Fonts.com Web Fonts is a typeface visualization service provided by Monotype Imaging Inc. that allows this Website to incorporate content of this kind on its pages.

GOOGLE FONTS (GOOGLE LLC) Google Fonts is a typeface visualisation service provided by Google LLC that allows this Website to incorporate content of this kind on its pages.

5. HANDLING PAYMENTS

Payment processing services enable this Website to process payments by credit card, bank transfer or other means. To ensure greater security, this Website shares only the information necessary to execute the transaction with the financial intermediaries handling the transaction. Some of these services may also enable the sending of timed messages to the User, such as emails containing invoices or notifications concerning the payment.

EVENTBRITE is a ticketing and registration platform for events. Eventbrite, Inc. is a Delaware corporation with its principal place of business at 155 5th Street, Floor 7, San Francisco, CA 94103, Reg. No. 4742147

PAYPAL Paypal is a payment service provided by Paypal Holdings Inc.

6. HOSTING AND BACKEND INFRASTRUCTURE

This type of service has the purpose of hosting Data and files that enable this Website to run and be distributed as well as to provide a ready-made infrastructure to run specific features or parts of this Website. Some of these services work through geographically distributed servers, making it difficult to determine the actual location where the Personal Data is stored.

Provided by Webflow

7. REMARKETING AND BEHAVIORAL TARGETING

This type of service allows this Website and its partners to inform, optimize and serve advertising based on past use of this Website by the User.

This activity is performed by tracking Usage Data and by using Cookies, information that is transferred to the partners that manage the remarketing and behavioral targeting activity.

Some services offer a remarketing option based on email address lists.

In addition to any opt-out offered by any of the services below, the User may opt out of a third-party service's use of cookies by visiting the Network Advertising Initiative opt-out page.

FACEBOOK CUSTOM AUDIENCE (FACEBOOK, INC.) Facebook Custom Audience is a remarketing and behavioral targeting service provided by Facebook, Inc. that connects the activity of this Website with the Facebook advertising network. Users can opt out of Facebook's use of cookies for ads personalization by visiting this opt-out page.

FACEBOOK REMARKETING (FACEBOOK, INC.) Facebook Remarketing is a remarketing and behavioral targeting service provided by Facebook, Inc. that connects the activity of this Website with the Facebook advertising network.

LINKEDIN WEBSITE RETARGETING (LINKEDIN CORPORATION) LinkedIn Website Retargeting is a remarketing and behavioral targeting service provided by LinkedIn Corporation that connects the activity of this Website with the LinkedIn advertising network. Remarketing and behavioural targeting

8. WEBINAR PLATFORMS

ZOOM.US Zoom.us is a webinar provider and is one of the available options for delivering summit content within Design Summit.

TALQUE (REAL LIFE INTERACTION GMBH) Talque is a digital event platform with a live chat, analytics, and marketing service provided by Real Life Interaction GmbH.

9. TAG MANAGEMENT

This type of service helps the Owner to manage the tags or scripts needed on this Website in a centralized fashion.

This results in the Users' Data flowing through these services, potentially resulting in the retention of this Data.

GOOGLE TAG MANAGER (GOOGLE LLC) Google Tag Manager is a tag management service provided by Google LLC.

10. USER DATABASE MANAGEMENT

This type of service allows the Owner to build user profiles by starting from an email address, a personal name, or other information that the User provides to this Website, as well as to track User activities through analytics features. This Personal Data may also be matched with publicly available information about the User (such as social networks' profiles) and used to build private profiles that the Owner can display and use for improving this Website.

Some of these services may also enable the sending of timed messages to the User, such as emails based on specific actions performed on this Website.

We may also supply your personal information to government bodies and law enforcement agencies but only: if we are required to do so by the requirements of any applicable law; if in our good faith judgement, such action is reasonably necessary to comply with legal process; to respond to any legal claims or actions; or to protect the rights designsummit.fintechlab.hu, its customers and the public.

Legal basis of processing

We may process Personal Data relating to Users if one of the following applies:

- Users have given their consent for one or more specific purposes. Note: Under some legislations we may be allowed to process Personal Data until the User objects to such processing (“opt-out”), without having to rely on consent or any other of the following legal bases. This, however, does not apply, whenever the processing of Personal Data is subject to the European Data Protection Legislation;
- provision of Data is necessary for the performance of an agreement with the User and/or for any pre-contractual obligations thereof;
- processing is necessary for compliance with a legal obligation to which we are subject;
- processing is related to a task that is carried out in the public interest or in the exercise of official authority vested in us;
- processing is necessary for the purposes of the legitimate interests pursued by us or by a third party.
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Retention time

Personal Data shall be processed and stored for as long as required by the purpose they have been collected for.

Therefore:

- Personal Data collected for purposes related to the performance of a contract between us and the User shall be retained until such contract has been fully performed.
- Personal Data collected for the purposes of our legitimate interests shall be retained as long as needed to fulfil such purposes. Users may find specific information regarding the legitimate interests pursued by us within the relevant sections of this document or by contacting us.

We may be allowed to retain Personal Data for a longer period whenever the User has given consent to such processing, as long as such consent is not withdrawn. Furthermore, we may be obliged to retain Personal Data for a longer period whenever required to do so for the performance of a legal obligation or upon order of an authority.

Once the retention period expires, Personal Data shall be deleted. Therefore, the right to access, the right to erasure, the right to rectification and the right to data portability cannot be enforced after expiration of the retention period.

Security

We are committed to protecting the privacy of your Personal Data. We use appropriate standards of technology and operational security to protect personal information including a secure server and network firewall connection. Operationally, access to Personal Data is restricted to authorised personnel who are under a duty to maintain the confidentiality and security of such information. Internet and Data Storage

The Internet is inherently insecure. Personal Data submitted by means of the Internet may be vulnerable to unauthorised access by third parties. Submission of personal information using the Internet is at your own risk. We will take reasonable and appropriate technical measures to ensure that your Personal Data is stored in a secure manner. However, we shall have no liability for disclosure of data due to errors in transmission or the fraudulent, negligent or other illegal acts of a third party, such as 'Hacking'. Any transmission of Personal Data on or through the use of our website is at your own risk.

The rights of Users

Users may exercise certain rights regarding their Data which we process. In particular, Users have the right to do the following:

- Withdraw their consent at any time. Users have the right to withdraw consent where they have previously given their consent to the processing of their Personal Data.

- Object to processing of their Data. Users have a right to ‘block’ or suppress processing of Personal Data if:
 - you contest its accuracy;
 - have objected to the processing;
 - processing is unlawful and you oppose erasure; or
 - where we no longer need the Personal Data but you require the data to establish, exercise or defend a legal claim.

Where the Personal Data in question has been disclosed to a third party, we will inform them about the restriction on processing of the data, unless it is impossible or involves disproportionate effort to do so.

- Access their Data. Users have the right to learn if Data is being processed by us, obtain disclosure regarding certain aspects of the processing and obtain a copy of the Data undergoing processing. More information can be found at <https://ico.org.uk/for-the-public/personal-information/>.
- Verify and seek rectification. Users have the right to verify the accuracy of their Data and ask for it to be updated or corrected.
- Restrict the processing of their Data. Users have the right, under certain circumstances, to restrict the processing of their Data. In this case, we will not process their Data for any purpose other than storing it.
- Have their Personal Data deleted or otherwise removed. Users have the right to request the deletion or removal of Personal Data in the following circumstances:
 - Where the Personal Data is no longer necessary in relation to the purpose for which it was originally collected/processed.
 - When you withdraw consent.
 - When you object to the processing and there is no overriding legitimate interest for continuing the processing.
 - The Personal Data was unlawfully processed (i.e. otherwise in breach of the GDPR).
 - The Personal Data has to be erased in order to comply with a legal obligation. This does not provide an absolute “Right to be forgotten”. Where the Personal Data in question has been disclosed to a third party, we will inform them about the erasure of the personal data, unless it is impossible or involves disproportionate effort to do so. Personal Data will be erased by removal from our internal and cloud servers.
- Receive their Data and have it transferred to another controller. Users have the right to receive their Data in a structured, commonly used and machine readable format and, if technically feasible, to have it transmitted to another controller without any hindrance. This provision is applicable provided that the Data is processed by automated means and that the processing is based on the User's consent, on a contract which the User is part of or on pre-contractual obligations thereof.
- Lodge a complaint. Users have the right to bring a claim before their competent data protection authority.

Cookie Policy

This Website uses Cookies. When you use our website, cookies are stored by your browser on your device. Please note that if you disable cookies our website may not function properly on

your browser. Our aim is to ensure that our website offers visitors what they are looking for and provides them with the most relevant marketing communication. In order to achieve this goal, we may store and use your data, building usage profiles for market research, for quality improvements of our website to improve the performance of the website, to measure the success of our advertising campaigns or to tailor services to your needs.

Legal action

We may use the User's Personal Data may be used for legal purposes in Court or in the stages leading to possible legal action arising from improper use of this Website or the related Services.

The User declares to be aware that we may be required to reveal personal data upon request of public authorities.

Additional information about User's Personal Data

In addition to the information contained in this privacy policy, this Website may provide the User with additional and contextual information concerning particular Services or the collection and processing of Personal Data upon request.

Information not contained in this policy

More details concerning the collection or processing of Personal Data may be requested from us at any time. In respect of data protection related questions, to exercise your rights or file a complaint, please contact us by sending an email to the email address set forth below.

Design Summit team:

hello@fintechlab.hu

The authorities:

Nemzeti Adatvédelmi és Információszabadság Hatóság / NAIH (address: 1125 Budapest, Szilágyi Erzsébet fasor 22/c.; phone: +36 1 391 1400; e-mail: ugyfelszolgalat@naih.hu)

Changes to this privacy policy

We reserve the right to make changes to this privacy policy at any time by giving notice to its Users on this page and possibly within this Website and/or - as far as technically and legally feasible - sending a notice to Users via any contact information available to us. It is strongly recommended to check this page often, referring to the date of the last modification listed at the bottom.

Should the changes affect processing activities performed on the basis of the User's consent, we shall collect new consent from the User, where required.