

INFORMATION NOTICE FOR PROCESSING OF PERSONAL DATA AND RIGHTS OF THE DATA SUBJECT IN HEALTH INSURANCE

Information About the Data Controller

Trade Name: Katılım Emeklilik ve Hayat A.Ş.

Address: Saray Mahallesi Dr. Adnan Büyükdenez Caddesi No: 2 Akkom Ofis Park 3. Blok Kat: 2 Ümraniye/İstanbul

Tel-Fax: 2169998100 - 2166921122

Trade Registration No: 895027-0

Tax ID No: 5280641047

MERSIS No: 0528064104700018

The insurer Katılım Emeklilik ve Hayat A.Ş. ("Katılım Emeklilik ve Hayat A.Ş."), as the data controller, takes all measures and practices due diligence to prevent illegal usage of your personal data, to provide storage and provide proper safety level according to the legislation during the processing of your personal data pursuant to Personal Data Protection Law Nr. 6698 (the "Law") and subsidiary regulations ("**PDP Legislation**").

This PDP Information Notice is prepared to fulfill the information liability of Katılım Emeklilik ve Hayat A.Ş., as the data controller, arising from PDP legislation.

Your Personal Data We May Process, Purpose of Processing, and Legal Reasons:

As the insured/policyholder, your identity and contact information, your professional information, bank account information, customer transaction information, family information when necessary, financial records, audio and visual records, legal records, payment information, and insurance records may be processed by Katılım Emeklilik ve Hayat A.Ş within the scope of personal/group health insurance policy/participation certificate, including your information formed during the term of your policy/participation certificate, for the following purposes:

- due to legal reasons that data processing is necessary for contractual parties, provided that this processing is directly related to execution and performance of the insurance agreement pursuant to subparagraph (c) of paragraph 2 of Article 5 of the Law; submitting a health insurance offer; making a health risk assessment; pricing; giving an offer and creating your policy/participation certificate accordingly; policy/participation certificate cancellation and renewal procedures; processing your policy/certificate of participation and carrying out the detection and compensation processes; creating the insurance tariff; managing the internal activities and operations of the company for the performance of the agreement; exercising the rights arising from the insurance policy/participation certificate and fulfilling the obligations; evaluating and finalizing the indemnity applications; regarding the indemnity you are requesting, making payments depending on the realization of the risk with the information required while calculating the compensation in the hospital and disability processes; management of payment processes in case of being jointly and severally liable with another insurance company for such risks; collection; calculation and payment of insurance claims; reimbursement of the insured's expenses; providing provision for the services received by the insured from hospitals, pharmacies and other institutions; obtaining a physician's opinion for the payment of the indemnity; providing assistance,
- due to the fact that data processing is mandatory for the data controller to fulfill its legal obligation pursuant to subparagraph (ç) of Law; for registering and evaluating your requests and complaints; fulfilling the liabilities arising from applicable legislation, including but not limited to Insurance Law Numbered 5684, Turkish Commercial Code Numbered 6102, the Prevention of Laundering Proceeds of Crime Law Numbered 5549, and the Prevention of Money Laundering Law Numbered 4208, Insurance Agencies Regulation, Insurance Information and Monitoring Center Regulation, Regulation on Information in Insurance Contracts, Regulation for Participation Insurance and Individual Pension Activities, General Conditions of Personal Accident Insurance; performance of information/document storage obligations; detecting the information of transaction holders; authentication of identities; execution and follow-up of legal works and transactions; informing and making notifications about the insurance contract; conducting health research services and internal audit activities,
- due to the fact that data processing is mandatory for the establishment, exercise, or protection of a right pursuant to subparagraph (e) of paragraph 2 of Article 5 of the Law; for the exercise of recourse rights of the insurer to the indemnity officer,
- due to the fact that data processing is mandatory for the legitimate interests pursued by the data controller pursuant to subparagraph (f) of paragraph 2 of Article 5 of the Law, provided that this processing does not violate the fundamental rights and freedom of the data subject; for information exchange with the companies and suppliers from which the insurer receives support services in terms of the services offered to the insured in accordance with the Regulation on Insurance Support Services; carrying out the e-insurance and coinsurance processes; ensuring customer satisfaction; pricing the new health insurance products or other insurance products by performing risk assessment; and placing an offer.

Your health data, which is the special categories of personal data within the scope of health insurance agreements, copies of information and records of your health process information and health status, your risk information, and your health declaration may be processed based on "explicit consent" pursuant to paragraph 2 of Article 6 of the Law.

Your Personal Data may be processed for providing information about our products and services; planning special products/services/offers for you; informing you about customer satisfaction surveys, advantages, or campaigns; providing communication for promotion, marketing, and sales;

sending you commercial electronic messages; execution of advertising, campaign, celebration and similar marketing activities based on “explicit consent” pursuant to 1st paragraph of Article 5 of the Law.

Collection Method of Personal Data

In line with the above-mentioned legal reasons, your personal and sensitive data are collected by our Company fully or partially as oral, visual or in writing at physical or electronic environment through automated means or by non-automated means which form part of a data filing system directly from you, or our agencies, contracted brokers, call center, our digital channels, our internet branches, our mobile applications, our software packages, and from the organizations providing health research services, the Identity Sharing System and the Address Registration System, Insurance Information and Surveillance Center, Social Security Institution, Ministry of Health, health institutions and organizations, insurance companies and other state institutions and organizations where allowed by applicable legislation based on legal reasons such as your express consent for the purpose of execution or performance of the agreements, fulfillment of legal liabilities of our Company, establishment, exercise or protection of a right, or based on the legal reason that processing is required for the legitimate interests of our company, provided that it does not harm your fundamental rights and freedom.

Third Parties to Whom We Transfer Your Personal Data

Your Personal Data may be transferred, to the extent permitted and required by law, to all public and private institutions and organizations determined by the applicable legislation, including without limitation, Ministry of Treasury and Finance, Insurance And Private Pension Regulation And Supervision Authority, Insurance Information and Monitoring Center, Social Security Institution, Ministry of Health, Revenue Administration in order to fulfill our legal obligations; relevant health institutions and organizations and third parties and organizations that the contract requires to be shared to carry out our insurance activities; with health insurance companies and reinsurance/coinsurance companies for the purpose of carrying out insurance transition, reinsurance and coinsurance transactions; to our shareholders, Kuveyt Türk Katılım Bankası A.Ş. and Albaraka Türk Katılım Bankası A.Ş. and their affiliates in order for them to provide insurance products and services; to support service providers in order to fulfill the assistance and consultancy services promised in the policy; to the provision companies in order to provide provision for the services received within the scope of the insurance; to postal and courier companies in order to fulfill contractual obligations, and the suppliers from whom we receive call center, information systems, and archive management systems within the scope of support service regulation; to the persons, institutions and organizations that carry out our activities in the capacity of intermediary/agency in order to fulfill the obligations arising from the intermediary/agency contract; judicial authorities, execution offices, consumer arbitration committees, alternative dispute resolution authorities, lawyers affiliated to us with power of attorney, and official authorities in order to follow-up and fulfill legal transactions; to an independent audit company to audit that the activities are carried out pursuant to the legislation; if your explicit consent is obtained and to the extent of your consent, to the service providers residing abroad in connection with and limited to the carrying out all legal processes and transactions.

As Data Subject, Your Rights Listed in Article 11 of Law

The rights of any real person whose personal data is processed under Article 11 of the Law are as follows:

- To learn whether their personal data are processed or not,
- To demand for information as to if their personal data are processed,
- To learn the purpose of their data processing and whether these personal data are used in compliance with the purpose,
- To learn the third parties to whom personal data have been transferred in the country or abroad,
- To request the rectification of the incomplete or inaccurate data, if any,
- To request erasure or destruction of personal data under of the conditions referred to in Article 7,
- To request reporting of the operations made as sub-paragraphs (d) and (e) to third parties to whom personal data have been transferred,
- To object to the occurrence of any result against the person himself/herself by analyzing the data processed solely through automated systems, and
- To claim compensation for the damage arising from the unlawful processing of their personal data

You can submit your demands arising from the relevant article in writing to “Saray Mahallesi Dr. Adnan Büyükdenez Caddesi No: Akkom Ofis Park 3. Blok Kelif Plaza Kat: 2 Ümraniye/İstanbul” pursuant to the Communiqué on the Principles And Procedures for the request to Data Controller (the “Communiqué”) or by sending an e-mail to our registered electronic mail (KEP) address at “katilimemeklilik@hs03.kep.tr,” or “info@katilimemeklilik.com.tr” only by using secured electronic signature, mobile signature or utilizing the e-mail address previously informed to our Company by the data subject, or through the data subject demand form on our website at “<https://www.katilimemeklilik.com.tr/bilgilendirme/kisisel-verilerin-korunmasi>.”

Our company will conclude the demands set forth in the request within the shortest time, but in any case, at the latest within thirty days, depending on the nature of the demand. Our company may charge you a fee for your demand pursuant to Article 7 of the Communiqué on the Principles And Procedures for the request to Data Controller.

Applications should be made in Turkish. In the applications, name, surname, signature if the application is in writing, T.R. identity number for citizens of the Republic of Turkey, nationality, passport number/foreign identity number for foreigners, place of residence or workplace address for notification, e-mail address for notification, if any, telephone or fax number, and the request must be indicated. In the application containing the explanations regarding the above-mentioned rights that the data subject has and requesting to use; the matter requested must be clear and understandable, the subject requested must be related to herself/himself, or if s/he is acting on behalf of someone else, s/he must be specifically authorized in this regard and document her/his authority.

** This is an English translation. In case of any difference in meaning between the original Turkish text and the English translation, the Turkish text shall apply.*