



Pursuant to Article 36, paragraph 1, subparagraph 1.4 of Law No. 03/L-209 on Central Bank of the Republic of Kosovo, as amended and supplemented by Law No. 05/L-150, as well as Article 40 of Law No. 06/L-082 on the Protection of Personal Data, the Executive Board of the Central Bank of the Republic of Kosovo, at the meeting held on 04 February 2026, approved the following:

## **POLICY ON THE PROTECTION OF PERSONAL DATA IN THE CENTRAL BANK OF THE REPUBLIC OF KOSOVO**

### **Article 1 Purpose and scope**

1. This Policy shall define the rights, responsibilities and measures related to the protection of personal data processed by the Central Bank of the Republic of Kosovo (CBK) during the exercise of its legal activities.
2. This Policy shall be applied by the CBK to all processes requiring the processing of personal data in any form and shall apply to all natural persons in their relationship with the CBK.

### **Article 2 Definitions**

1. All terms and expressions used in this Policy shall have the same meaning as defined in the Law on the Central Bank of the Republic of Kosovo, the Law on the Protection of Personal Data, and/or for the purposes of this Policy as follows:
  - 1.1. Personal data – any information related to an identified or identifiable natural person (‘data subject’); an identifiable natural person is one who can be identified directly or indirectly, particularly by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.
  - 1.2. Biometric data – all personal data resulting from specific processing relating to the physical, psychological or behavioural characteristics of a natural person that allow or confirm the unique identification of that natural person, including facial images or dactyloscopic data, psychological and behavioural characteristics that all individuals possess but which are unique

and permanent for each individual, particularly when they can be used for identification purposes, such as fingerprints, papillary lines of the finger, iris, retina, facial features, and DNA.

- 1.3. Processing – any operation or set of operations performed on personal data, whether by automated means or otherwise, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure, or destruction.
- 1.4. Data controller – the Central Bank of the Republic of Kosovo, as a public institution, which determines the purposes and means of processing personal data in the exercise of its legal competencies.
- 1.5. Data processor – any natural or legal person from the public or private sector who processes personal data for and on behalf of the CBK.
- 1.6. Consent of the data subject – any freely given, specific, informed and unambiguous indication of the data subject’s wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of personal data relating to him or her.
- 1.7. Information and Privacy Agency (the Agency) – an independent agency responsible for overseeing the implementation of legislation on access to public documents and the protection of personal data.
- 1.8. Data Protection Officer – a member of the CBK staff, appointed by a specific decision in accordance with the Law on Protection of Personal Data.

### **Article 3**

#### **Principles of data processing**

1. During the exercise of its legal mandate, the Central Bank of the Republic of Kosovo (CBK) shall collect and process personal data based on the following principles of personal data processing:
  - 1.1. Principle of lawfulness, fairness and transparency – personal data shall be processed in a fair, lawful and transparent manner, without infringing the dignity of the data subjects.
  - 1.2. Principle of purpose limitation – personal data shall be collected only for specified, explicit and legitimate purposes and shall not be further processed in a manner incompatible with those purposes.
  - 1.3. Principle of data minimization – personal data shall be adequate, relevant and limited to what is necessary in relation to the purpose of processing.
  - 1.4. Principle of accuracy – data shall be accurate and kept updated.
  - 1.5. Principle of storage limitation – personal data may be stored only for as long as necessary to achieve the purpose for which they were collected or further processed. Upon fulfillment of the purpose of processing, personal data shall be destroyed, erased, deleted, blocked or anonymized, unless otherwise provided by the relevant law on state archives or relevant internal acts of the CBK.
  - 1.6. Principle of integrity and confidentiality – personal data shall be processed in a manner that ensures appropriate security, including protection against unauthorized or unlawful processing and

against accidental loss, destruction or damage, using appropriate technical and organizational measures.

1.7. Principle of accountability – responsibility for the processing of data shall be ensured while respecting all principles outlined in this Article.

#### **Article 4**

##### **Legal basis for processing**

1. The Central Bank of the Republic of Kosovo (CBK) shall process the personal data of data subjects only if at least one of the following criteria applies:
  - 1.1. If the data subject has given his or her consent to the processing of his or her personal data for one or more specific purposes;
  - 1.2. If the processing is necessary for the performance of a contract to which the data subject is a contracting party or in order to take steps at the request of the data subject prior to entering into a contract;
  - 1.3. If the processing is necessary for compliance with a legal obligation to which the CBK is subject;
  - 1.4. If the processing is necessary to protect the vital interests of the data subject or of another natural person;
  - 1.5. If the processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the CBK;
  - 1.6. If the processing is necessary for the purposes of the legitimate interests pursued by the CBK or a third party;
  - 1.7. Other cases as defined by the Law on Protection of Personal Data.

#### **Article 5**

##### **Category/types of data being processed**

1. Depending on the legal purposes and specific reasons, the Central Bank of the Republic of Kosovo (CBK) shall process all or some of the personal data specified below, separately or in combination with each other:
  - 1.1. Identification data: name, surname, personal number, date of birth, address;
  - 1.2. Biometric data;
  - 1.3. Contact data: residential address, email address, telephone number;
  - 1.4. Financial and economic data;
  - 1.5. Data on education, professional qualifications, and employment activity;
  - 1.6. Health data;

1.7. Other data required under specific laws regulating employment relationships or contractual relationships.

## **Article 6**

### **Purpose of processing**

1. The Central Bank of the Republic of Kosovo (CBK) shall process personal data only for lawful and clearly defined purposes, as follows:
  - 1.1. Fulfillment of the legal mandate and obligations of the CBK, including the supervision, regulation and licensing of financial institutions;
  - 1.2. Provision and administration of public services, including the Credit Registry, the Accounts Registry, and other systems necessary for the regular, secure and efficient functioning of the financial sector;
  - 1.3. Handling and resolution of complaints from users of financial services, in accordance with the applicable legislation;
  - 1.4. Administration of employment relationships with staff and job candidates, including the handling of complaints related to employment relationships and the recruitment process;
  - 1.5. Fulfillment of other legal or contractual obligations arising from the relevant legislation;
  - 1.6. Ensuring the security of personnel, property, and the institution's infrastructure, as well as preventing unauthorized access and security incidents.

## **Article 7**

### **Rights of the data subject**

1. The data subject whose personal data are processed by the Central Bank of the Republic of Kosovo (CBK) shall enjoy all rights guaranteed under Law No. 06/L-082 on the Protection of Personal Data.
2. In particular, the data subject shall be entitled to:
  - 2.1. Be informed clearly, fairly and transparently about the manner in which his or her personal data is collected, used and stored by the CBK;
  - 2.2. Access his or her personal data processed by the CBK and obtain copies thereof;
  - 2.3. Request the correction or updating of personal data that is inaccurate, incomplete, or outdated;
  - 2.4. Request the erasure ("right to be forgotten") of personal data where processing is no longer necessary for the purpose for which the data were collected, or where the processing is unlawful;
  - 2.5. Request the restriction of the processing of his or her data in certain circumstances provided by law;
  - 2.6. Object to the processing of his or her personal data where the processing is based on the legitimate interests of the CBK;
  - 2.7. Request the portability (transfer) of personal data to another controller, where this is technically feasible and in accordance with the law;

- 2.8. Request that any rectification, erasure, or restriction of processing be communicated to third parties to whom the data have been disclosed, unless this proves impossible or involves disproportionate effort.
3. The data subject may exercise these rights by submitting a written request to the official address of the CBK or through the official email of the Data Protection Officer, published on the official website of the CBK.
  4. Any natural person who believes that his or her right to the protection of personal data has been violated has the right to submit a complaint to the Information and Privacy Agency.

## **Article 8**

### **Video surveillance**

1. The Central Bank of the Republic of Kosovo (CBK) may install video surveillance systems for monitoring its premises to the extent considered necessary for the security of individuals and the protection of property.
2. In areas where video surveillance systems are installed, a visible notice shall be placed indicating that the area is under video surveillance.
3. The CBK, as the data controller, shall establish a filing system for the registration of video surveillance systems. The filing system, separate from the recordings (footage), shall contain the date, location, time of recording and the place where the recordings are stored.
4. Recordings from video surveillance may be stored for up to one (1) month, unless otherwise required for legitimate purposes.
5. Data collected through video surveillance may be processed or used, where necessary, to achieve the intended purposes, provided that there are no indications of a violation of the legitimate interests of the data subject. These data may be processed or used for other purposes only if necessary to prevent threats to the state and public security or for the prosecution of criminal offenses.
6. The video surveillance system and the surveillance recordings shall be properly protected against unauthorized access and use.
7. Processing of recordings from security cameras shall be carried out only with a specific authorization issued for each individual case.

## **Article 9**

### **Use of biometric characteristics**

The use of biometric characteristics shall be permitted only where it is necessary for the security of natural persons, the protection of property, or the protection of confidential data, and only if these objectives cannot be achieved by less intrusive means.

**Article 10**  
**Access to personal data**

1. Access to personal data stored and processed by the Central Bank of the Republic of Kosovo (CBK) shall be permitted only to authorized persons and for lawful purposes, in accordance with Law No. 06/L-081 on Access to Public Documents and Law No. 03/L-209 on the Central Bank of the Republic of Kosovo.
2. Authorized persons shall respect the confidentiality of the data and shall use the data only for the performance of their official duties.
3. Depending on the type of data, law enforcement authorities may have access to such data in compliance with the applicable laws and internal security procedures.
4. Any unauthorized access to personal data is prohibited and shall be addressed in accordance with the applicable legislation and the internal rules of the CBK.
5. Requests for access to public documents containing personal data shall be handled by the Public Documents Access Officer, in cooperation with the Data Protection Officer, in accordance with the provisions of the Law on Access to Public Documents and the Law on Protection of Personal Data.

**Article 11**  
**Data Protection Officer**

1. The Central Bank of the Republic of Kosovo (CBK) shall appoint, by decision, a Data Protection Officer (DPO) who shall be involved in all matters relating to the protection of personal data.
2. The Data Protection Officer in the CBK shall have the following duties:
  - 2.1. Informs and advises the CBK, respectively the employees who carry out processing, on their obligations in accordance with the legislation on data protection;
  - 2.2. Provides advice, where appropriate, regarding the data protection impact assessment and monitors its performance in accordance with Article 35 of Law No. 06/L-082 on the Protection of Personal Data;
  - 2.3. Cooperates with the Agency;
  - 2.4. Acts as a contact point for the Agency on issues relating to processing, including prior consultation, and consults, where appropriate, on any other matter.
3. In the performance of his or her duties, the Data Protection Officer shall duly take into account the risks associated with processing operations, considering the nature, scope, context, and purposes of the processing.
4. The Data Protection Officer may be a member of the CBK staff, appointed on the basis of professional qualifications and, in particular, expertise in data protection law and practices, and the ability to fulfill the tasks referred to in Article 39 of Law No. 06/L-082 on the Protection of Personal Data.
5. The CBK or the processor shall publish the contact details of the Data Protection Officer and communicate them to the Agency.

6. The Data Protection Officer shall not receive instructions regarding the exercise of his or her duties. He or she shall not be dismissed or penalized by the CBK for performing his or her duties.
7. The Data Protection Officer shall report directly to the highest management level of the CBK.

### **Article 12**

#### **Confidentiality in the processing of personal data**

1. An official of the Central Bank of the Republic of Kosovo (CBK) who processes personal data or has knowledge of processed data shall not disclose the content of such personal data to other persons.
2. Every CBK official shall be obliged to maintain confidentiality and trustworthiness and to protect the secrecy of personal data, even after the termination of the performance of these duties.

### **Article 13**

#### **Security of personal data**

1. The CBK shall undertake technical and organizational measures to ensure an appropriate level of security during the processing of personal data, including protection against unauthorized or unlawful processing and against accidental loss, destruction or damage.
2. The measures, procedures and technical and organizational standards for ensuring the confidentiality, integrity and availability of data shall be regulated by the Information Security Policy of the CBK.
3. In cases of a personal data breach, the CBK shall notify the Information and Privacy Agency and, where necessary, the data subjects, in accordance with the relevant provisions of Law No. 06/L-082 on the Protection of Personal Data.

### **Article 14**

#### **Retention period of personal data**

1. The Central Bank of the Republic of Kosovo (CBK) shall retain personal data only for the period necessary to fulfill the purposes for which they were collected and processed, as defined in Article 6 of this Policy.
2. The retention period of data shall be determined in accordance with the applicable legislation, secondary legislation and the internal rules of the CBK, for each category of data.
3. Following the expiry of the retention period, personal data shall be deleted, destroyed, or anonymized, unless the law requires their retention for a longer period.
4. Documentation containing personal data that has archival value shall be handled in accordance with the legislation on archives.

**Article 15**  
**Privacy impact assessment**

1. The CBK shall apply the principle of privacy by design and shall ensure that new systems, as well as existing systems undergoing substantial changes and processing personal data, are subject to an assessment of privacy aspects, including, where appropriate, the conduct of a privacy impact assessment.
2. The CBK shall seek the advice of the Data Protection Officer for conducting the privacy impact assessment related to data protection.
3. The privacy impact assessment shall include:
  - 3.1. Assessment of the manner in which personal data is processed and the purpose of processing;
  - 3.2. Assessment of whether the proposed processing of personal data is necessary and proportionate to the intended purpose/s;
  - 3.3. Assessment of the risks to individuals during the processing of personal data;
  - 3.4. Identification of the necessary measures to address the identified risks and to demonstrate compliance with the legislation on the protection of personal data.
4. The CBK shall consider the use of techniques such as data minimization and pseudonymization, where applicable and appropriate.

**Article 16**  
**Administrative violations and fines**

Non-compliance with the provisions of this Policy may result in legal liability and punitive measures, in accordance with the Law on Protection of Personal Data, imposed by the competent authority.

**Article 17**  
**Entry into force and publication**

This Policy shall enter into force on 16 February 2026 and shall be published on the official website of the CBK.

Ahmet Ismaili  
Chairperson of the Executive Board