
Privacy Policy Statement

in accordance with the Law on Personal Data Protection of Bosnia and Herzegovina

Association of Microcredit Organizations in Bosnia and Herzegovina - AMFI

1. Introduction

The Association of Microcredit Organizations in Bosnia and Herzegovina - AMFI (hereinafter: the Association) is committed to protecting the privacy and personal data of visitors to its website.

This Privacy Policy Statement defines the manner in which the Association (hereinafter: “we”, “us” or “our”) collects, processes, stores and protects the personal data of visitors to the website amfi.ba (hereinafter: “you”, “your”), in accordance with the Law on Personal Data Protection of Bosnia and Herzegovina (“Official Gazette of BiH”, No. 12/25) and other relevant applicable regulations governing this area.

As a personal data controller, the Association has the obligation to provide data subjects with access to all relevant information regarding the processing of their data, and to regularly inform them of their rights and the purposes of processing.

We will not use, share or disclose any of your personal data to any third party except as described in this document.

2. Definitions

Below are explained the key terms used in this Policy, in accordance with the Law on Personal Data Protection.

- **Data subject** means a natural person whose identity is established or can be established, directly or indirectly, in particular by reference to identifiers such as a name, identification number, location data, online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that person.
- **Personal data** means any information relating to a natural person whose identity is established or can be established.
- **Data controller** means a natural or legal person, public authority or competent body which, alone or jointly with others, determines the purposes and means of processing personal data. Where the purposes and means of such processing are determined by law, the data controller or the specific criteria for its appointment may be prescribed by law.
- **Data processor** means a natural or legal person or public authority that processes personal data on behalf of the data controller.
- **Third party** means a natural or legal person, public authority, the Agency, or other body which is not the data subject, the data controller, the processor, or persons authorised to process personal data under the direct authority of the data controller or processor.
- **Consent of the data subject** means 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.

- **Personal data breach** means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed.

3. Controller information

Name:	Association of Microcredit Organizations in Bosnia and Herzegovina - AMFI
Address:	Zagrebačka 50/IV, 71000 Sarajevo
Web:	www.amfi.ba

4. Contact for personal data protection matters

The Association will consider your inquiries regarding the processing of personal data and enable you to exercise your rights under the Law on Personal Data Protection. For any questions regarding the protection of personal data, you may contact us via the contact details set out below:

Email:	info@amfi.ba
Address:	Zagrebačka 50/IV, 71000 Sarajevo, Bosnia and Herzegovina

We are required to respond to your request within 30 days of its receipt, with the possibility of extending the deadline up to 60 days where justified, of which you as a data subject will be informed in due time. This service is provided free of charge. If you submit a request electronically, the response will be delivered to you electronically, unless you specify a different mode of communication in your request.

If you do not receive a response within the stated time limits, or are not satisfied with it, you may contact the Personal Data Protection Agency of Bosnia and Herzegovina or pursue your rights before the competent court or through other legal means.

5. Types of data we collect and process

When you use our website, we collect certain types of information; this document applies to data processing whether carried out by automated or non-automated means.

The types of data we may collect via the website are:

- data submitted via the contact form (name, email address, subject and content of the message),
- technical data (your device IP address, pages within our website that you visit, time and date of your visit, time spent on those pages, and other diagnostic information, including cookies).

The data are collected via:

- the contact form on the website amfi.ba,
- cookies and similar tracking technologies.

6. Purpose of data processing

All data are processed in accordance with the principles of lawfulness, transparency, and purpose limitation.

Processing is carried out on the basis of: consent of the data subject, statutory requirements, and the legitimate interest of the Association.

Your consent to the privacy notice constitutes consent to this Policy, and your submission of the required information via the contact form constitutes your consent to the processing of that information.

As a data subject you have the right to withdraw your consent at any time; the withdrawal does not affect the lawfulness of processing carried out previously.

The Association may process personal data collected via the website where this is necessary to pursue legitimate interests, provided that those interests do not override the rights and freedoms of the data subject. Examples of such processing include the purposes of:

- responding to inquiries submitted via the contact form;
- improving the functionality and user experience of the website;
- ensuring the IT security of the website and communication systems;
- statistical analysis of website visits and usage.

7. Retention period of personal data

Personal data collected via the website are retained for as long as is necessary to fulfil the purpose for which they were collected. Data from the contact form are retained until the purpose of communication is fulfilled, after which they are deleted, except where they must be kept longer due to legal requirements or legitimate interests. Cookies are kept for 30 days. More detailed information about cookies can be found in the Cookie Policy.

8. Rights of the data subject

A data subject whose data are processed by the Association, in accordance with the Law on Personal Data Protection, has the right of access, rectification, erasure, restriction of processing, data portability, objection, and the right not to be subject to automated decision-making.

As a data subject, you have the following rights:

- **Right of access** – the right to obtain confirmation as to whether the Association processes your personal data and to be granted access to such data;
- **Right to rectification** – the right to request the rectification of inaccurate, and the completion of incomplete, personal data relating to you;
- **Right to erasure** – the right to request the erasure of your personal data, in accordance with the conditions prescribed by law;
- **Right to restriction of processing** – the right to request a temporary restriction of processing in certain cases;
- **Right to object** – the right to object at any time to the processing of personal data based on the legitimate interest of the Association;
- **Right to withdraw consent** – if processing is based on consent, you have the right to withdraw that consent at any time, without negative consequences;
- **Right to data portability** – in cases provided for by law, you have the right to receive the data you have provided to the Association in a structured and readable format and to transmit them to another controller.
- **Right to lodge a complaint** – if you consider that your rights have been violated, you may lodge a complaint with the Personal Data Protection Agency of Bosnia and Herzegovina.

Through the website, the Association does not carry out automated individual decision-making that would produce legal effects for you as a data subject.

To exercise these rights, users may contact us by email: info@amfi.ba.

9. Data security

The Association applies technical and organisational protection measures to ensure the confidentiality, integrity and availability of your data collected via the website.

We will take all reasonable measures to ensure a satisfactory level of security, but we draw your attention to the fact that no form of data transmission over the Internet, or any form of electronic data storage, provides 100% absolute protection, and therefore we cannot guarantee absolute security.

In the event that, as Data Controller, we become aware of a personal data breach and assess that the breach could result in a high risk to your rights and freedoms, we will inform you and the Personal Data Protection Agency.

10. Confidentiality of data

When you visit the website, your personal data remain confidential, unless you voluntarily choose to disclose them.

Data collected via the website constitute confidential information in accordance with applicable regulations. Access to such data is possible only within the framework of authorisations and granted access rights.

Through the contact form on the website www.amfi.ba, the Association collects personal data. The aforementioned data are used for the purpose of responding to your inquiries and for statistical processing of website visits.

11. Transfer of data to third parties

The Association may share data in accordance with legal requirements. Personal data may be transferred to third parties, both in the country and abroad, under the following conditions:

- where this is provided for by law, including the processing of requests from legislative, regulatory or executive bodies, or competent authorities (for the purpose of investigating or preventing a criminal offence);
- with the consent of the data subject.

Recipients of personal data may be employees of the Association in charge of processing inquiries, as well as processors with whom the Association has concluded a data processing agreement (e.g., hosting service providers). All listed entities are obliged to maintain the confidentiality of data in accordance with the law and the internal acts of the Association.

As a data subject, you have the right to information about the categories of recipients, partners and external processors, by contacting us at email: info@amfi.ba.

12. Cookies and tracking

The website uses cookies to track activities on our website with the aim of improving functionality. Users can manage cookie settings through their browser. More detailed information about cookies can be found in a separate document – the Cookie Policy.

Statistical tools allow us to identify which information is of most or least interest to our users, the types of information that need to be added, the effectiveness of our website's structure, and its visit volumes.

If you are located outside Bosnia and Herzegovina and consent to providing us with information, your data will be processed in Bosnia and Herzegovina.

13. Links to other websites

Our service may contain links to other websites that we do not operate. If you click on a link to a third-party website, you will be directed to that third-party website. We recommend that you familiarise yourself with the Privacy Policy of every website you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of third-party websites.

14. Children's privacy

Our website is not intended for persons under 18 years of age ("children") and we do not knowingly collect their personal data.

If you are a parent or guardian and become aware that your child has provided us with their personal data, please contact us.

If we become aware that we have collected personal data from children without parental review or consent, we will take steps to remove such data from our pages.

15. Policy changes

We reserve the right to amend the Privacy Policy at any time and without prior notice. All amendments will be published on the website, and we recommend that you periodically review the Privacy Policy to keep informed of any changes.

Version date: 23 June 2026