

## Information on data protection under the EU GDPR

Last Updated: April 2018

Our company regularly checks customers for creditworthiness whenever contracts are concluded; if there is a legitimate interest, we also check existing customers. We therefore collaborate with Creditreform Boniversum GmbH – address: Hellersbergstrasse 11, 41460 Neuss, Germany – which provides us with the relevant data. Acting on behalf of Creditreform Boniversum, we hereby wish to provide you with the following information under the EU GDPR article 14, by way of anticipation:

Creditreform Boniversum GmbH is a consumer credit agency. It runs a database storing credit information about private individuals. On this basis, Creditreform Boniversum provides its clients with information on the creditworthiness of their customers. Clients include, for instance, banks, leasing companies, insurance companies, telecommunications companies, receivables management companies, as well as shipping, wholesale and retail companies and other companies supplying goods and services. Acting within the parameters of the law, some of the data in the creditworthiness database are also supplied to other corporate databases, including databases for address trading purposes.

The database of Creditreform Boniversum stores primarily names, addresses, dates of birth, email addresses (if applicable), payment histories and ownership structures. The purpose of processing data stored in this way is to provide information about individuals on whom creditworthiness information is requested. The legal basis for such processing is EU GDPR article 6 (1f). Under this provision, information about such data may only be provided if a client can prove convincingly that the or she has a legitimate interest in obtaining the information. If data are sent to non-EU countries, this is done on the basis of so-called “standard contractual clauses”, which you can view under the following link:

<http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32001D0497&from=en>

You can also request this information to be sent to you.

Data are stored for as long as knowledge of those data is required to realise the purpose of storage. Such knowledge is usually required for an initial storage period of three years. After the expiry of this period, a review is conducted whether storage continues to be necessary; otherwise the data are deleted on the precise expiry date. If the facts of a matter cease to be relevant, the data are erased on the precise date three years after cessation. Entries in the debtors' list are deleted on the precise date three years after an official order for entry was presented, in compliance with the German Code of Civil Procedure (ZPO), section 882e.

The following are examples of legitimate interests within the meaning of the EU GDPR article 6 (1f): loan decisions, initiation of business, ownership structures, receivables, creditworthiness checks, insurance agreements, enforcement information.



You have a right to obtain information about the data stored by Creditreform Boniversum GmbH about yourself as a person. If those data are incorrect, you are entitled to rectification or erasure. If it is not possible to determine immediately whether the data are correct or incorrect, you are entitled to the blocking of the relevant data until your entitlement has been clarified. If your data are incomplete, you can demand their completion.

If you have given your consent for the processing of data stored by Creditreform Boniversum, you may revoke this consent at any time. Your revocation will not impact the legitimacy of any processing of your data that may have taken place on the basis of your consent prior to revocation.

If you have any objections, requests or complaints concerning data protection, you may contact the Data Protection Officer of Creditreform Boniversum at any time. He or she will assist speedily and confidentially on all issues of data protection. Alternatively, you can lodge a complaint about Boniversum's data processing with the State Data Protection Officer (Landesbeauftragte für Datenschutz) of the German federal state that is relevant to you.

Data stored about you by Creditreform Boniversum come from publicly accessible sources as well as from debt collection companies and their clients.

To determine your creditworthiness, Creditreform Boniversum assigns a score to your data. The data underlying this score include your age, gender, address details and some of your payment experience data. The various data form part of the score calculations with different weights. Creditreform Boniversum clients use such scores to help them reach decisions about granting loans.

**Right to object:**

The processing of data stored by Creditreform Boniversum takes place on compelling legitimate grounds for the protection of creditors and loans, where processing regularly overrides their interests, rights and freedoms or where it serves the establishment, exercise or defence of legal claims. You can only object to Creditreform Boniversum about the processing of your data if you have grounds relating to your particular situation and if you can substantiate those reasons. If such special reasons are verifiably available, your data will cease to be processed there. If you object to the processing of your data for advertising and marketing purposes, then your data will no longer be processed for those purposes.

The entity with responsibility under the EU GDPR article 4 (7) is Creditreform Boniversum GmbH, Hellersbergstrasse 11, 41460 Neuss, Germany. Your contact point within our company is the Consumer Service, phone: +49 (0) 2131 36845560, fax: +49 (0) 2131 36845570, email: [selbstauskunft@boniversum.de](mailto:selbstauskunft@boniversum.de).

The competent Data Protection Officer has the following contact details: Creditreform Boniversum GmbH, Data Protection Officer, Hellersbergstrasse 11, 41460 Neuss, Germany.

Email: [datenschutz@boniversum.de](mailto:datenschutz@boniversum.de).