

PERSONAL DATA CONTROLLER'S INFORMATION CLAUSE



PKO Faktoring S.A. with its registered office in Warsaw (zip code 00-877) at Al. Solidarności 171 ("Company") kindly informs that it acts as your personal data controller in the meaning of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC ("GDPR");

The Company obtained your personal data including: Name(s), Surname, Business Name, Identification Numbers, Address Data, Contact Data from the above Client.

The Company appointed a data protection officer who can be contacted at the following address: **Personal Data Protection Inspector of PKO Faktoring S.A.**, PKO Faktoring S.A., Al. Solidarności 171, 00-877 Warszawa, e-mail: iod@pkofaktoring.pl

The company processes your personal data on the following legal grounds and for the following purposes:

- 1) On the basis of the information obtained about you, the Company builds your profile, analyzes it and predicts your ability to repay the receivables purchased by the Company, i.e. processes your personal data in order to assess your credibility as a customer and risk assessment, and the Company processes your personal data in order to pursue claims, i.e. for purposes arising from the legitimate interests of the Company (legal basis - **Article 6.1 (f)** of the **GDPR**).
- 2) In addition, in this case, the Company processes your personal data in order to implement the provisions on counteracting money laundering and terrorist financing and to fulfill the obligations imposed on the obligated institutions, and in the event of concluding a contract, also to comply with the provisions of law, e.g. tax settlements, i.e. legal obligations of the Company resulting from legal regulations (legal basis - **Article 6.1 (c)** of the **GDPR**).

The time period over which the obtained personal data are to be processed depends on the above-mentioned purposes of processing. Taking the above into consideration, personal data will be processed over the longer of:

- 1) for the period in which the law requires the storage of data,
- or,
- 2) for the period of limitation of any claims for which it is necessary to have data.

As part of processing, your personal data may be **made available** for the purposes indicated above to other companies, i.e.:

- 1) PKO Bank Polski S.A. ("Bank") to the extent required by the provisions of the Act of August 29, 1997 - Banking law ("**Banking Law**") and other regulations and guidelines of supervisory bodies, i.e. in connection with risk management and financial reporting within the Bank's capital group and entities from the PKO Bank Polski SA capital group, to which the Company belongs, whose current list can be found at www.pkobp.pl - to the extent required by the provisions of Regulation (EU) No 575/2013 of the **European Parliament** and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012,
- 2) entities providing services to the Company, e.g. IT service providers, insurance companies providing insurance services for receivables purchased by the Company, auditors, advisers, and also entities that are authorized to obtain information on the basis of legal provisions.

In the cases and on the terms specified in the provisions on the protection of personal data, **you have the right to**:

- 1) access your data,
- 2) rectify your data,
- 3) delete your data,
- 4) restrictions on the processing of your data,
- 5) objecting to the processing of personal data based on a legal basis in the form of justified administrator requirements,
- 6) transferring personal data.

Notwithstanding the foregoing, **you also have the right to** lodge a complaint with the competent supervisory authority indicated in the currently applicable act regulating the principles of personal data protection.