

Information clause



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: **Inspektor Ochrony Danych Osobowych**, 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 bases and for the following purposes:

1. on the basis of the obtained information concerning you, the Company builds your profile, analyses it and assesses your credibility to repay claims purchased by the Company, i.e. the Company processes your personal data to assess your, i.e. the Client's, credibility and risks. Furthermore, the Company processes your personal data to pursue claims, i.e. for the purposes of the Company's legitimate interests (legal basis - Article 6.1 (f) of the GDPR).
2. In addition, in this case the Company processes your personal data to implement the anti-money laundering and combating the financing of terrorism provisions and to fulfill obligations vested on obliged institutions and when an agreement is concluded, also to observe legal provisions concerning, including but not limited to, tax settlements, i.e. to fulfill the Company's legal obligations resulting from legal provisions (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. the time period required for data storage as specified in legal provisions
- or
2. the limitation period for potential claims, which can only be pursued based on the possessed 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”) within the scope required by the provisions of the Banking Law Act of 29 August 1997 („Banking Act”) and other provisions and guidelines issued by supervisory authorities, i.e. in connection with risk management and financial reporting across the Bank's capital group,
2. entities which render services to the Company, such as IT service providers, insurance companies which insure claims being purchased by the Company, auditors, advisers and also entities which are authorised to receive the information on the basis of legal provisions.

In the situations and on the conditions set out in the provisions concerning personal data protection, **you have the right to:**

1. obtain access to your data,
2. correct and edit your data,
3. delete and erase your data,
4. restrict the processing of your data,
5. lodge an objection to the personal data processing based on the legal basis being the controller's legitimate requirements,
6. transfer your personal data.

Notwithstanding the above, **you also have the right to** lodge a complaint with a competent supervisory authority indicated in the binding act which governs personal data processing.