

Privacy policy for service providers, suppliers and cooperation partners

Use of your personal data and your rights

Information according to Articles 13, 14 and 21 of the EU General Data Protection Regulation (GDPR).

This privacy policy serves to inform you about the use of personal data related to you and/or to your employees within the scope of services provided to us and about the rights to which every data subject is entitled, in accordance with the EU General Data Protection Regulation (GDPR). Please forward this data protection information to all persons in your company who may be affected by the data processing mentioned below. This information will be updated as necessary and published here.

1. Who is the data controller and whom can I contact?

The Data controller is our company and our contact details are:

Lendico Deutschland GmbH
Köpenicker Straße 40-41
10179 Berlin
Tel.: + 49 (0) 30 3982052-60
E-Mail: unternehmen@lendico.de
Website: www.lendico.de

Contact details of the data protection officer (DPO):

Herr Rechtsanwalt Dr. Karsten Kinast, LL.M.
KINAST Rechtsanwaltsgesellschaft mbH
Hohenzollernring 54
D-50672 Köln
E-Mail: datenschutz@lendico.de
Website:
<http://www.kinast.eu/externer-datenschutzbeauftragter/>

2. Which sources and data do we process?

We process data that we collect from you or from other involved persons within the scope of provided services.

Specifically, the following data can be processed:

- first name / last name
- Position in the company

- Phone number
- E-mail address
- Data relating to the company providing the service, if these can be qualified as personal data (e.g. tax number, registered office, entries in the commercial register).

In the context of reviewing a potential cooperation with new loan distribution partners, we conduct a reliability check. For this purpose, we obtain a credit report from Creditreform Berlin Brandenburg Wolfram KG.

Specifically, the following data is processed in addition:

- Crefo ID
- Credit rating information.

3. For which purposes do we process your data and on what legal grounds?

In the following we inform you about the purpose and the legal grounds on which we process your data.

We process the aforementioned data for the initiation or implementation of a contract with you, in accordance with **Article 6 paragraph 1 lit. b GDPR**

We also process data based on a legitimate interest pursued by us or by a third party, in accordance with **Article 6 paragraph 1 lit. f GDPR**. We perform the reliability check on potential new sales partners on the grounds of our legitimate interest in cooperating in the (Sub-)brokering of loan agreements only with partners who are in orderly economic circumstances.

4. Who receives my data?

Your data will only be shared in strict confidence and only to the extent permitted by a legal regulation.

Within Lendico, your data will be disclosed to those departments that need it to initiate or execute a contract with you. This applies in particular to the Legal, Finance and Accounting departments as well as the specialist departments that directly relate to your services.

In addition, we make use of external service providers in the field of software and IT services, with whom we have concluded contracts for the processing of personal data on behalf of Lendico (Art. 28 GDPR).

In the course of checking the reliability of new sales partners (loan distribution partners), Creditreform Berlin Brandenburg Wolfram KG receives the data required for the query once.

5. Is my data transferred to a third country or to an international organisation?

Data will only be transferred to countries outside the European Union or the European Economic Area (so-called third countries) if

- it is required by law (e.g. tax reporting obligations) or
- we have your consent.

In addition, data may be transferred to the USA, especially within the scope of commissioned IT services. IT support services can also be provided from other third countries. If no decision on appropriateness exists for the respective third country, suitable guarantees are available. These generally include EU standard contractual clauses (<https://eur-lex.europa.eu/legal-content/DE/ALL/?uri=celex%3A32010D0087>) and/or binding internal data protection regulations approved by a supervisory authority.

6. How long will my data be stored?

We use your personal data for the duration of the contract, if necessary.

Furthermore, we are, as a company, subject to various storage and documentation obligations, in particular from the German Commercial Code (HGB) and the German Fiscal Code (AO). The periods for storage and documentation according to their regulations are six to ten years.

Finally, the duration of storage is also assessed according to the statutory limitation periods, which are, for example, laid down in §§ 195 ff. of the German Civil Code (BGB) and are as a rule three years, or even in certain cases can be up to thirty years.

7. What other data protection rights do I have?

You have the right to information (Art. 15 GDPR, § 34 BDSG), correction (Art. 16 GDPR), deletion (Art. 17 GDPR, § 35 BDSG), restriction of processing (Art. 18 GDPR) as well as data transferability (Art. 20 DSGVO) under the respective legal requirements. You also have the right of complaint to the responsible data protection authority (Art. 77 GDPR, § 19 BDSG).

8. Is there an existing obligation for me to provide data?

The disclosure of certain personal data may be required in the context of the initiation or execution of a contract. This applies in particular to data of any contact persons or persons in charge, as well as data relating to the company providing the service, as long as these can be qualified as personal data in exceptional cases (e.g. tax number, registered office, commercial register entries). Without the provision of this data, we may not be able to enter into or maintain a contract with you.

9. . Which objection rights do I have? (Art. 21 DSGVO)

Right of objection based on individual cases

If you have specific reasons arising from a special situation, you have the right to object at any time to any processing of personal data concerning you, that is carried out on the basis of Article 6 paragraph 1 letter f of the GDPR (data processing based on a balancing of interests).

If you file an objection, we will no longer process your personal data unless we can prove compelling reasons that legitimate the data use and outweigh your interests, rights and freedoms, or the data processing serves to assert, exercise or defend legal claims.