

Data Privacy Statement

Our handling of your data and your rights
Information pursuant to Articles 13, 14 and 21
General Data Protection Regulation (GDPR)

This notice is to inform you how your personal data are processed by Deutsche Leasing Sverige AB and the claims and rights you are entitled to under data protection regulations.

Which data are specifically processed and in what way it will be used essentially depends on the relevant financial services requested by you or agreed with (e.g. in a leasing, hire-purchase, loan, factoring, insurance and agency contract) (hereinafter referred to as "Service(s)").

<p>1. Who is responsible for data processing and whom could I contact?</p>	<p>The data controller is:</p> <p>Deutsche Leasing Sverige AB Kungsgatan 24 111 35 Stockholm</p> <p>Email: info@deutsche-leasing.se</p> <p>Telephone: +46 8 463 44 60</p> <hr/> <p>You can reach our Data Protection Coordinator at:</p> <p>data-protection@deutsche-leasing.se</p>
<p>2. Which sources and data are used by us?</p>	<p>We process personal data which we receive directly from you within the framework of our business relationship with you. In addition, we process – to the extent necessary for the provision of our services – personal data that we have permissibly obtained from other third parties, as permitted (e.g. for executing orders, for performing contracts or on the basis of a consent granted by you). On the other hand, we process personal data that we have permissibly obtained from publicly accessible sources (e.g. records of debtors, land registers, commercial registers and registers of associations, press, and media).</p> <p>Processed personal data are personal details (name, address and other contact data, date and place of birth and nationality), identification data (e.g. ID card data) and authentication data (e.g. specimen signature). In addition, they may include data obtained from the performance of our contractual obligations (e.g. payment data in payment transactions), credit facilities, product data (e.g. on leasing/hire-purchase/lending/factoring transactions), information on your financial situation (creditworthiness data, scoring/rating data, origin of assets), marketing and sales data (including advertising scores), documentation data (e.g. consultation record), register data as well as other data belonging to said categories.</p>
<p>3. For which purposes do we process your data (Purpose of Processing) and on which legal basis?</p>	<p>We process personal data in accordance with the data protection regulations, in particular the European General Data Protection Regulation (GDPR) and national law.</p>

<p>3.1 For complying with contractual obligations (Art. 6 paragraph 1 point b GDPR)</p>	<p>The processing of personal data is done to perform our transactions with you in providing and brokering leasing transactions, financial services, in particular for the performance of our contracts or in order to take steps together with you prior to entering into a contract and the execution of your orders, as well as any and all activities required for the operation and management of a credit and financial services institution.</p> <p>The purposes of the data processing primarily depend on the specific product (e.g. leasing, hire purchase, loan, factoring, insurance, agency activities) and may include, but are not limited to, needs analyses, consulting, asset management and support, and execution of transactions.</p> <p>For further details on the purpose of data processing, please refer to the (your) respective contract documents and General terms and conditions.</p>
<p>3.2 Within the framework of the balancing of interests (Art. 6 Abs. 1 point f GDPR)</p>	<p>If necessary, we process your data beyond the actual performance of the contract in order to safeguard our or the third parties' legitimate interests. This includes in particular the following purposes:</p> <p>Examples:</p> <ul style="list-style-type: none"> • Consultation of and exchange of data with credit bureaus for the determination of credit or default risks and the need for a seizure protection account or basic account; • Reviews and optimization of needs analysis of needs and direct customer approach procedures; • Marketing or market and opinion research, to the extent that you have not objected to the use of your data; • Asserting legal claims and defence in legal disputes; • Ensuring IT security and IT operations of Deutsche Leasing Sverige AB • Prevention and investigation of criminal offences; • Video surveillance is used to gather evidence of potential criminal offences. It thus serves the protection of customers and employees as well as the exercise of domiciliary rights; • Measures for building and system safety (e.g. access control); • Further measures to safeguard domiciliary rights; • Measures for business control and further development of services and products.
<p>3.3 Based on your Consent (Art. 6 paragraph 1 point a GDPR)</p>	<p>If you have given us consent to process personal data for special purposes (e.g. transmission of credit transactions, evaluation of transaction data for marketing purposes), the legality of this processing will exist on the basis of your consent. You may at any time withdraw any consent given.</p>
<p>3.4 Due to statutory requirements (Art. 6 paragraph 1 point c GDPR)</p>	<p>In addition, we, as Deutsche Leasing Sverige AB, are subject to various legal obligations, i.e. legal requirements (e.g. the Swedish Bank Act, the Swedish Money Laundering Act), as well as banking supervisory requirements (e.g. the European Central Bank, the European Banking Authority). The purposes of processing include, but are not limited to, credit review, identity and age review, fraud and money laundering prevention, the fulfilment of tax control and reporting obligations, and the assessment and management of risks.</p>
<p>4. Who receives my data?</p>	<p>Within the Deutsche Leasing Group, your data are received by those entities requiring these to fulfil our contractual and legal obligations. Processors engaged by us (according to Art. 28 GDPR) may also receive data for these purposes. These are companies in the categories, banking services, IT-services, logistics, print services, telecommunication, debt collection, consulting, as well as sales and marketing.</p> <p>With regard to the transfer of data to recipients outside of Deutsche Leasing Sverige AB, it should be first noted that under the general terms and conditions agreed between you and us we are obliged to maintain confidentiality regarding all customer-related facts and assessments of which we obtain knowledge .</p> <p>We and other entities within the Deutsche Leasing group may only disclose information if this is required by law, you have given your consent or we are authorised to provide banker's information. Under these conditions, recipients of personal data may be in particular:</p>

	<ul style="list-style-type: none"> – public authorities and institutions (in particular Swedish Federal Bank, the Federal Financial Supervisory Authority, the European Central Bank, other financial authorities) if a legal or regulatory obligation exists. – other credit and financial services institutions or similar institutions to which we transfer personal data to manage the business relationship with you (depending on the contract: e.g. correspondent banks, credit agencies). <p>Other data recipients may be those for which you given your consent to transfer data or for which you have exempted us from banking secrecy by agreement or consent.</p>
<p>5. How long will my data be stored?</p>	<p>If necessary, we process and store your personal data for the duration of our business relationship, which includes e.g. the initiation and execution of a contract. It should be noted that our business relationship is a continuing obligation designed to run for years.</p> <p>In addition, we are subject to various preservation and documentation obligations arising, inter alia from the Swedish Commercial Code, the Tax Code, the Swedish Banking Act, and the Anti-Money Laundering Act.</p>
<p>6. Are data transferred to a third country or to an international organisation?</p>	<p>A transfer of data to third countries (countries outside the European Economic Area - EEA), will only take place if this is required to execute contracts concluded with you, is required by law, or if you have given your consent. We shall provide you with details separately, if required by law. If, in the individual case, it is a data transfer with entities belonging to the Deutsche Leasing Group in third countries, these need to be obligated to comply with the data protection and data privacy level in Europe by taking measures in accordance with Art. 44 et seq. GDPR (e.g. EU-Standard Contractual Clause).</p>
<p>7. What are my data protection and data privacy rights?</p>	<p>The registered person is entitled to</p> <ul style="list-style-type: none"> (i) obtain a record of the personal data processed thereon; ii) get incorrect data corrected; iii) get data erased in some cases, for example, if processing is no longer necessary; iv) object to direct marketing and processing based on a balance of interest; v) request a limitation of personal data processing in some cases, for example, if the registrant has objected to processing or if the registrant has questioned the correctness; (vi) request personal data in a structured, widely used and machine-readable format for the data provided by the data subject itself if these data were processed for the purpose of consent or agreement; and vii) withdraw consent if such document has been submitted. The registrant has also the right to file a complaint with the Swedish Data Protection Authority if the registrant is dissatisfied with the processing of personal data.
<p>8. Am I under the obligation to provide data?</p>	<p>Within the framework of our business relationship you only need to provide the personal data which are necessary to establish, conduct and terminate a business relationship or which we are required to collect by law. Without this data, we will generally have to refuse to conclude the contract or to execute the order or we will no longer be able to execute an existing contract or will possibly have to terminate it.</p> <p>In particular, we are required by the anti-money laundering law to identify you before establishing a business relationship, e.g. on the basis of your personal ID card, and in doing so to collect data on your name, place of birth, date of birth, nationality and your address. To enable us to fulfil with this legal obligation, you must provide us with the necessary information and documents in accordance with the Anti-Money Laundering Act and notify us any changes arising in the course of the business relationship. If you do not provide us with the necessary information and documents, we may not commence or continue the business relationship desired by you.</p>

9. To what extent are automated decisions made on a case-by-case basis?	To establish and conduct the business relationship we currently do not use any automatic decision-making procedure. Should we use these procedures in individual cases, we shall inform you about this separately, if this is required by law (Art. 22 paragraph 2 GDPR).
10. To what extent are my data used for Profiling?	We partly process your data automated in order to evaluate specific personal aspects (Profiling). For example we use profiling in the following case: <ul style="list-style-type: none">- Due to legal and regulatory requirements, we are obliged to oppose money laundering, terrorist financing and property-related offences. To this end, evaluations of data are carried out (including in payment systems). These evaluations are also used to protect you against the above-mentioned acts.

Deutsche Leasing

Information about your Right to Object pursuant to Art. 21 General Data Protection Regulation (GDPR)

1. Right to object on a case-by-case basis

You have the right to object, on grounds relating to your particular situation, at any time to processing of personal data concerning you which is based on point of Article 6 paragraph 1 point f GDPR (Data Processing on the basis of a Balancing of Interests); this also applies to any profiling based on this provision within the meaning of Art. 4 No. 4 GDPR used by us for creditworthiness assessment or advertising purposes.

If you object, we shall no longer process your personal data, unless we can demonstrate compelling, legitimate grounds for the processing which override your interests, rights and freedoms or the processing serves establishments, exercise or defence of legal claims.

2. Right to object to processing of data for direct marketing purposes

In individual cases, we process your personal data for direct marketing purposes. You have the right to object at any time to processing of personal data concerning you such marketing; which includes profiling to the extent that it is related to such direct marketing.

Where you object to processing for direct marketing purposes, we shall no longer process your personal data for such purposes.

The objection may in in both cases be filed informally and shall be addressed to:

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103 89 Stockholm
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data-protection@deutsche-leasing.se