

Data Privacy Statement

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

Customer

Customer Number

We herewith inform you of the processing of your personal data by us, the Deutsche Leasing AG, and your claims and rights in accordance with the data protection regulations.

The data that are processed specifically and the way in which these are utilised, is decisively determined by the relevant financial services applied for by you or which have been agreed upon with you in a contract (e.g. in a leasing, hire-purchase, loan, factoring, insurance and agency contract) (hereinafter referred to as "Service(s)").

1. Who is responsible for data processing and whom could I contact?

Data Controller is:

Deutsche Leasing AG
Frölingstraße 15-31
61352 Bad Homburg v. d. Höhe

With the exception of DAL Deutsche Anlagen Leasing GmbH & Co. KG, S-Kreditpartner GmbH, Deutsche Factoring Bank and Bad Homburger Inkasso GmbH, Deutsche Leasing AG acts as a central data processor for the companies of Deutsche Leasing Group listed under the above link using data processing systems and, in this respect, determines the purposes and means of the processing of personal data (Article 4 (7) GDPR) of these companies.

¹see also: <https://www.deutsche-leasing.com/en/company/about-deutsche-leasing/facts-and-figures/group-structure>

Our Data Protection Officer may be contacted at the following email address:

datenschutz@deutsche-leasing.com

2. Which sources and data are used by us?

We process personal data which we receive from you within the scope of our business relationship. In addition, we process – insofar as required for rendering our Service – personal data, which we have received from other enterprises belonging to the Sparkassen-Finanzgruppe (Savings Banks Financial Group - SFG)² or other third parties (e.g. SCHUFA), as permitted (e.g. for executing orders, for performing contracts or on the basis of a Consent granted by you). Moreover, we process personal data obtained from publicly accessible sources (e.g. records of debtors, land registers, commercial registers and registers of associations, press, media).

Important Note: If the asset that has contractually been transferred to you for use collects, processes or uses data, you are solely responsible under the provisions of data protection legislation for such personal data which you collect, process or use by means of the asset.

Relevant 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, these may be data obtained from the performance of our contractual obligations (e.g. payment data in payment transactions), credit line, product data (e.g. on leasing/hire-purchase/lending/factoring transactions), information on your financial situation (creditworthiness data, scoring/rating data, origin of assets), advertising and sales data (including advertising scores), documentation data (e.g. consultation record, register data, data on your use of Telemedia offered by us (e.g. the time at which you called up our websites, apps or newsletters, our websites which you clicked, or entries) as well as other data similar to the categories mentioned above.

²About 600 enterprises are cooperating closely in the Sparkassen-Finanzgruppe. In addition to the savings banks, these include a large number of financial service providers, such as e.g. the Landesbausparkassen (home loan and savings associations), Deutsche Leasing, DekaBank or the Landesbanken. [Our S-Group partners may also be found at]

3. For which purposes do we process your data (Purpose of Processing) and on which legal basis?

We process personal data in accordance with the provisions of the European General Data Protection Regulation (GDPR) and –and of the German federal Data protection Act (Bundesdatenschutzgesetz - BDSG) and other applicable regulation.

<p>3.1 For the fulfilment of contractual obligations (Art. 6 paragraph 1 point b GDPR)</p>	<p>The processing of your personal data (Art. 4 (2) GDPR) is performed to execute and broker factoring, loan and leasing transactions and financial services as well as insurance and real estate transactions, in particular to fulfil our contractual obligations pre-contractual relationships with you and to process your orders as well as to perform any activities required to operate and manage a credit an financial services institution.</p> <p>The purposes of data processing are first and foremost geared to the actual product (e.g. leasing, hire-purchase, lending, factoring, insurance, agency activities) and may, inter alia, include analyses of needs, consulting, fleet management and the performance of transactions.</p> <p>For further details concerning the purpose of data processing, you may want to consult the relevant contract documentation and General Business Conditions.</p>
<p>3.2 Within the framework of the balancing of interests (Art. 6 Abs. 1 point f GDPR)</p>	<p>As far as required, we process your data beyond the performance of the contract strictly speaking for the purposes of safeguarding the legitimate interests pursued by us or by third parties: Examples:</p> <ul style="list-style-type: none"> • Consultation of and exchange of data with credit inquiry agencies for determining creditworthiness or default risks. • Examination and optimisation of procedures for the analysis of needs and direct customer approach; • Advertising or market and opinion research, unless you have objected to the use of your data; • Enforcement of legal claims and defence in the case of legal disputes; • Ensuring IT security and IT operations of Deutsche Leasing AG; • Prevention and investigation of legal offences; • Video monitoring serves to collect evidence in the case of criminal offences. It thus serves to protect customers and employees and the exercise of the householder's rights; • Measures for ensuring building and plant safety (e.g. access controls); • Measures for safeguarding the exercise of the householder's rights; • Measures for business management and further development of services and products.
<p>3.3 Based on your Consent (Art. 6 paragraph 1 point a GDPR)</p>	<p>As far as you have given your Consent to the processing of personal data for certain purposes (e.g. transmission of data within the S-Group, analysis of data for marketing purposes), the criteria for the lawfulness of this processing are fulfilled based on your Consent. Consent that has been given can be withdrawn at any time. This also applies to the withdrawal of declarations of consent, which – such as e. g. the SCHUFA clause – were given to us prior to the entry into force of the GDPR, i.e. prior to 25 May 2018.</p> <p>Please note that the withdrawal is effective only for the future. Any processing that took place prior to such revocation is not affected thereby.</p>
<p>3.4 Due to statutory requirements (Art. 6 paragraph 1 point c GDPR)</p>	<p>Being a credit and/or financial services institution, we are moreover subject to various legal obligations, i.e. statutory requirements (e.g. German Banking Act, German Money Laundering Act, Tax Laws) as well as institution-related supervisory provisions (e.g. of the European Central Bank, the European banking regulator (CEBS), Deutsche Bundesbank and the German Federal Financial Supervisory Authority). The purposes of processing include, but are not limited to, the creditworthiness examination, identity and age check, prevention of fraud and money laundering, compliance with control and reporting obligations under fiscal law and the assessment and management of risks.</p>
<p>4. Who receives my data?</p>	<p>Within Deutsche Leasing Group, those units receive your data, which need them to fulfil any and all contractual and statutory obligations, or if the processing is necessary for the purposes of the legitimate interests pursued by the Deutsche Leasing AG outweighing the interests of the data subject according to article 6 (1) (f) GDPR. Processors employed by us (according to Art. 28 GDPR) may receive data for these specified purposes. These are enterprises belonging to the categories banking services, IT-services, logistics, print services, telecommunication, collection of receivables (accounts),, advice and consulting as well as sales and marketing.</p> <p>As regards the disclosure of data to recipients outside Deutsche Leasing AG, please note that Deutsche Leasing AG, in accordance with the General Business Conditions agreed upon between you is obliged to maintain confidentiality as regards all customer-related facts and evaluations, of which it obtains knowledge</p>

	<p>(Banker's Duty of Secrecy). Other enterprises belonging to Deutsche Leasing Group may transmit information about you only subject to statutory provisions or based on your Consent or if Deutsche Leasing Ag is authorised to provide a reference. Under these conditions, recipients of personal data may e.g. be:</p> <ul style="list-style-type: none"> – public bodies and institutions when there is a statutory or official obligation to do so. – other credit and financial services institutions or similar establishments to which we transmit personal data for the performance of the business relationship with you (depending on the contract: e.g. correspondent banks, credit agencies). <p>Further data recipients may be those entities whom you have given your Consent to data transmission or whom you have released from confidentiality duties by contract or Consent.</p>
5. How long will my data be stored?	<p>As far as required, we process and store your personal data for the duration of our business relationship, which e.g. also comprises the sourcing and processing of a contract. In this connection, it needs to be observed that our business relationship is a continuing obligation that may be intended to last several years.</p> <p>In addition, we are subject to various retention and documentation obligations which inter alia result from the German Commercial Code, the Tax Code, the German Banking Act, and the German Money Laundering Act. The retention or documentation periods specified therein range from three to ten years.</p> <p>Finally, the retention period may be determined by statutory periods which amount for example, in accordance with sections 195 et seqq. German Civil Code, from three to thirty years in specific cases.</p>
6. Are data transferred to a third country or to an international organisation?	<p>Data are transferred to third countries (countries outside the European Economic Area - EEA), insofar as this should be required to perform the contracts concluded with you, is required by law, or if you have granted your Consent to such transfer. When required by law, we shall inform you separately about any details.</p> <p>Moreover, enterprises belonging to the Deutsche Leasing Group have a legitimate interest of transferring personal data of customers and Deutsche Leasing Subsidiary employees for internal administration purposes. If, in the individual case, it is a data transfer with enterprises 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 Clauses).</p>
7. What are my data protection and data privacy rights?	<p>Any data subject has the right to obtain information about their personal data pursuant to Art. 15 GDPR, the right to rectification pursuant to Art. 16 GDPR, the right to erasure pursuant to Art. 17 GDPR, the right to restriction of processing pursuant to Art. 18 GDPR and the right to data portability under Art. 20 GDPR. In addition, there is a right to lodge a complaint with a data protection supervisory authority (Art. 77 GDPR in conjunction with section 19 BDSG).</p>
8. Am I obliged to provide data?	<p>Within the scope of our business relationship, you are only obliged to provide those personal data, which are required for establishing, performing and terminating a business relationship or which we are obliged to collect due to provisions of law. Without these data, we will, as a rule, be compelled to refuse the conclusion of the contract or the execution of the order, or be unable to continue performing an existing contract and may be required to terminate it.</p> <p>We are, in particular, obliged in accordance with the anti-money laundering provisions to identify you prior to establishing the business relationship, e.g. by means of your personal ID card and to record your name, place of birth, date of birth, nationality and your residential address. In order to be able to comply with this legal obligation, you are obliged under the Money Laundering Act to provide the necessary information and documentation to us and to promptly notify any changes occurring in the course of the business relationship. If you do not provide the necessary information and documentation to us, we are not permitted to enter into the business relationship desired by you.</p>
9. To what extent are automated decisions made on a case-by-case basis?	<p>For the establishment and performance of the business relationship, we on principle do not use any automatic decision-making procedure. In the event that we use this procedure on a case-by-case basis, we shall separately inform you accordingly, if this is required by law (Art. 22 paragraph 2 GDPR).</p>

<p>10. To what extent are my data used for Profiling (Scoring)?</p>	<p>In some instances, we process your data automatically with the aim of assessing particular personal aspects (Profiling). For instance, we use Profiling in the following cases:</p> <ul style="list-style-type: none"> – Due to legal and regulatory requirements, we are obliged to combat money laundering, terrorist financing and offences jeopardising assets. For this purpose, data analyses (inter alia, in payment transactions) are performed. These analyses also serve to protect you against the a.m. offences. – In order to be able to inform and advise you about products in a targeted manner, we use evaluation instruments that are geared to this purpose. The results of the analyses enable communication and advertising commensurate with requirements, including market and opinion research. – In connection with assessing your creditworthiness, we use Scoring for the conclusion of regular transactions or Rating for the conclusion of large-volume transactions. In this connection, the probability is calculated with which a customer will perform his payment obligations in compliance with the contract. For instance, the income situation, expenses, existing liabilities, payment behaviour (e.g. account turnover, balances), experience gained from the existing business relationship, contractual redemption of previous loans and information obtained from credit inquiry agencies, may be taken into consideration in the calculation. In the case of corporate customers, further data are included, such as the sector of industry, annual profit/loss and financial circumstances. Both Scoring and Rating are based on a recognized and proven mathematical-statistical process. The score values and creditworthiness grades thus calculated support us in our decision-making when concluding business transactions and are incorporated into the regular risk management.
--	---

Information on your Right to object pursuant to Art. 21 General Data Protection Regulation (GDPR)

Customer

Customer Number

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

You are entitled, for reasons resulting from your specific situation, to object at any time against the processing of personal data relating to you, which is performed on the basis of Article 6 paragraph 1 point f GDPR (Data Processing on the basis of a Balancing of Interests); the same applies to any Profiling in accordance with Art. 4 no. 4 GDPR which is based on this provision, and which is employed by us for creditworthiness assessment or advertising purposes.

Should you raise an objection, we will no longer process your personal data, unless we are able to provide evidence of compelling, legitimate reasons for such processing, which override your interests, rights and freedoms, or the processing serves to enforce, exercise or defend legal claims.

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

In individual cases, we process your personal data for direct marketing purposes. You are entitled to object at any time to the processing of personal data relating to you for the purposes of such advertising; the same applies to the Profiling, insofar as it is associated with such direct marketing.

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

The objection is not subject to any formal requirements and should be addressed to:

Deutsche Leasing AG
Frölingstraße 15-31
61352 Bad Homburg
Telephone: +49 6172 88-00
Email: service @deutsche-leasing.com
Web: www.deutsche-leasing.com