

<p>Data Privacy Statement Deutsche Leasing Nederland BV Information on how we treat your data and your rights under Articles 13, 14 and 21 of the General Data Protection Regulation (GDPR).</p>	
<p>We hereby inform you about the processing of your personal data by Deutsche Leasing Nederland BV (hereinafter also referenced as: “we” and “us”) and your rights in accordance with the data protection regulations.</p> <p>The types of personal data that are processed and the way in which these are used depend on the relevant financial services provided to you by Deutsche Leasing Nederland BV and/or the legal relationship that exists with you.</p>	
<p>1. Who is responsible for data processing and whom could I contact?</p>	<p>Deutsche Leasing Nederland BV is the Dutch branch of Deutsche Leasing Benelux NV, which consecutively is part of Deutsche Leasing Group¹.</p> <p>The party which is responsible for processing your data is Deutsche Leasing Benelux NV, with its registered office at Generaal Lemanstraat 61 mailbox 6, 2018 Antwerp, Belgium. Both Deutsche Leasing Nederland BV and Deutsche Leasing Benelux NV are companies belonging to the Deutsche Leasing Group¹ and they perform the data processing tasks centrally on behalf of all companies belonging to the Group, using data processing systems. They therefore regulate the purposes and means of the processing of personal data (Art. 4 no. 7 GDPR).</p> <p>¹see also: https://www.deutsche-leasing.com/en/company/facts-and-figures/group-structure</p> <hr/> <p>You can contact our Data Protection Officer / Coordinator via the e-mail address below:</p> <p style="text-align: center;">DLBX-DPC@deutsche-leasing.com</p>
<p>2. Which sources and data do we use?</p>	<p>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 Services – if permitted, personal data, which we have received from other third parties (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, property registers, commercial registers and registers of associations, press, media).</p> <p>Important Note: If the asset that we contractually supply to you for use either collects, processes or uses data, you are solely responsible (under the provisions of data protection legislation) for any personal data which you collect, process or use through said asset.</p> <p>Relevant personal data refers to personal details (name, address and other contact details, as well as date and place of birth and nationality), identification data (e.g. ID card data) and authentication data (e.g. signature). In addition, this data may be obtained by executing our contractual obligations (e.g. payment data in payment transactions), credit facilities, product data (e.g. on leasing/hire-purchase/lending/factoring transactions), information in regards to your financial situation (creditworthiness data, scoring/assessment data, origin of funds), advertising and sales data (including advertising scores), documentation data (e.g. consultation report, registration data, data regarding your use of the Telemedia we offer (e.g. the time at which you viewed our websites, apps or newsletters, our websites or topics you clicked on)) as well as other data similar to the categories mentioned above.</p>
<p>3. For what purposes do we process your data (Purpose of Processing) and on what legal basis?</p>	<p>We process personal data in compliance with the provisions of the European General Data Protection Regulation (GDPR) and -local applicable law.</p>
<p>3.1 Implementing the agreement (Art. 6 paragraph 1 point b GDPR)</p>	<p>Personal data (Art. 4 No. 2 GDPR) is processed in relation to factoring and leasing transactions, financial services as well as insurances, in particular for the implementation of our contractual agreements or in order to take steps together with you prior to entering into a contract executing your orders, as well as all possible activities required for the operation and management of a credit and financial services institution.</p> <p>First of all the purposes of data processing are tailored to the actual product (e.g. leasing, hire purchase, loan, factoring, insurance, agency activities) and may include, inter alia, requirement analysis, consultation, fleet management and transaction execution.</p> <p>For further details concerning the purpose of data processing, please refer to the relevant contract documentation and General Terms and Conditions of Business.</p>

<p>3.2 The legitimate interests of us or third parties (Art. 6 Abs. 1 point of GDPR)</p>	<p>If deemed necessary, your data will be processed based on a legal ground that differentiates from the execution of the contract. The data processing is then based on our legitimate interests or the interests of a third party.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Consultation and exchange of data with credit 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 Group; • 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 home owner's rights; • Measures for ensuring building and plant safety (e.g. access controls); • Measures for safeguarding the exercise of the home owner'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>Insofar as you have granted your Consent to the processing of personal data for certain purposes (hereinafter "Consent"), the criteria for the lawfulness of the processing of said data are fulfilled based on your Consent. A Consent that has been granted can be revoked at any time. This also applies to the retraction of declarations of consent that were made prior to the establishment of GDPR law, i.e. prior to 25 May 2018.</p> <p>Please note that the repeal of consents is effective only for future use. The lawfulness of any processing carried out prior to this withdrawal shall not be affected.</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 must furthermore comply with various legal obligations, i.e. statutory requirements (e.g. Financial Supervision Act (Wft), Act on the Prevention of Money Laundering and Financing of Terrorism (Wwft), Various 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 BaFin, German Federal Financial Supervisory Authority, and applicable local authorities). The purposes of processing include, but are not limited to, the creditworthiness examination, identity and age check, prevention of fraud and money laundering and financing of terrorism, 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>At Deutsche Leasing Nederland BV and Deutsche Leasing Group, the business units who need your data to fulfil any and all contractual and statutory obligations shall receive your data. Processors employed by us (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, Advice and Consulting as well as Sales and Marketing.</p> <p>Please note that, with regard to the disclosure of information to recipients outside Deutsche Leasing Nederland BV and Deutsche Leasing Group, in accordance with the General Terms and Conditions of Business as agreed between you and Deutsche Leasing Nederland BV, Deutsche Leasing Group is obliged to observe confidentiality relating to all client-related facts and assessments of which it has become aware. Other companies belonging to Deutsche Leasing Group may only disclose information about you if this is required by law, you have given your consent to Deutsche Leasing Nederland BV to do so and/or it is authorised to provide a reference. Under these conditions, recipients of personal information may be, for example:</p> <ul style="list-style-type: none"> • Public authorities and institutions when there is a statutory or official obligation to do so. • Other credit and financial services institutions or similar establishments to whom we transmit personal data for the performance of our business relationship with the Customer (depending on the contract: e.g. correspondent banks, credit agencies). • Other data recipients may be entities for which you have issued your Consent for personal data transfer or entities for which you have granted the credit institute a waiver to observe confidentiality in accordance with the contract or Consent.
<p>5. How long will my data be stored?</p>	<p>Insofar as required, we process and store your personal data for the duration of our business relationship, this f.e. also includes but is not limited to the sourcing and processing of a contract. In this regard, it needs to be noted that our business relationship is an ongoing commitment that may last several years.</p> <p>In addition, we are subjected to various retention and documentation obligations that inter alia stem from the Commercial Code, the Tax Code, Financial Supervision Act (Wft), Act on the Prevention of Money Laundering and Financing of Terrorism (Wwft). The retention or documentation periods specified therein are between 5 and 7 years and must be upheld.</p>

<p>6. Is the data transferred to a third country or to an international organisation?</p>	<p>Data is transferred to third countries (countries outside the European Economic Area - EEA), insofar as this should be required to: implement the contracts concluded with you, is required by law, or if you have granted your Consent to such a transfer. When required by law, we shall inform you case by case about the details. Moreover, enterprises belonging to the Deutsche Leasing Group have a legitimate interest in transferring personal data of customers and Deutsche Leasing Nederland BV 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, they are obliged to comply to the same level of data protection and data privacy level as in Europe, by taking the necessary measures in accordance with Art. 44 et seq. GDPR (e.g. EU-Standard Contractual Clause). You can consult these EU model contracts at:</p> <p>https://ec.europa.eu/info/law/law-topic/data-protection/data-transfers-outside-eu/model-contracts-transfer-personal-data-third-countries_en.</p>
<p>7. What are my data protection and data privacy rights?</p>	<p>You have the right of access 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 in some cases the right to data portability under Art. 20 GDPR. In addition, there is a right to lodge a complaint with the Dutch Data Protection Authority (Art. 77 GDPR).</p>
<p>8. Am I under the obligation to provide data?</p>	<p>Within the scope of our business relationship, you are only obliged to provide personal data that is necessary to establish, perform and terminate a business relationship or data that we are legally obligated to collect. Without this data, we will generally be forced to refuse the conclusion of the contract or the execution of the order, or we will be unable to continue implementing an existing contract and may be forced to terminate the contract.</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 compelled under the Wwft to provide the necessary information and documentation to us and to promptly notify us of any changes occurring during the extent of the business relationship. If you do not provide us with the necessary information and documentation, we may not enter into the business relationship that you desire.</p>
<p>9. To what extent are automated decisions made on a case-by-case basis?</p>	<p>For the establishment and execution of the business relationship, we in general do not make use of 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 on products in a targeted way, we use evaluation tools that are tailored to this purpose. Based on the analysis' results, messages and advertisements can be tailored to your requirements, including market and opinion surveys. • In connection to the assessment of your creditworthiness, we use Scoring for the conclusion of regular transactions or assessment for the conclusion of large-volume transactions. In relation to this, the probability of a customer meeting his payment obligations under the contract is calculated. For instance, the income situation, expenses, existing liabilities, payment behaviour (e.g. turnover, balances), experiences from the existing business relationship, contractual repayment of past loans and information obtained from credit agencies, may be taken into consideration into the calculation. In case of corporate customers, further data are included, such as the business sector, annual profit/loss and financial circumstances. Both the scoring and assessments are based on a recognized and proven mathematical-statistical process. The score values and creditworthiness levels thus calculated support us in our decision-making when concluding business transactions and are incorporated into the regular risk management.

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

1. Right of objection on a case-by-case basis

You are entitled, for reasons arising from your specific situation, to object at any time to the processing of your personal data carried out 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 pursuant to Art. 4 No. 4 GDPR which is based on this provision, and which is used by us for the assessment of creditworthiness or advertising purposes.

If you raise an objection, we will no longer process your personal data, unless we can prove that there are compelling legitimate interests for doing so which override your interests, rights and freedoms, or the processing serves to enforce, exercise or defend legal claims.

2. Right of objection to 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 for such advertising; the same applies to Profiling, insofar as it is related to direct marketing.

If you object to the processing of data for direct marketing purposes, we will stop processing your personal data for these purposes.

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

Deutsche Leasing Nederland BV
In attention of Data Protection Coordinator
NL - Lage Mosten 35, 4822 NK Breda
Email: DLBX-DPC@deutsche-leasing.com