

Danske Finance Ltd Privacy notice

Personal customers

Danske Finance Ltd is a financing company that offers applicable financing solutions for the procurement purposes of each customer. This privacy notice describes how we, as the data controller, process your personal data in different functions of Danske Finance Ltd. Information about the data controller is available on our website.

Why do we save and use your personal data?

We save and use your personal data so that we can offer you the best possible advice and solutions considering your situation, enter into agreements with you, fulfil our statutory obligations and carry out and develop our services.

We only save and use your personal data if we have legal grounds to do so.

This means that we save and use personal data when:

- You have signed or are considering signing an agreement on a product or service we are offering (GDPR art. 6.1(b)).
- You have given your consent to the use of your personal data for a specific purpose (GDPR art. 6.1(a)).
- This is our statutory obligation (GDPR art. 6.1(c)) in accordance with the following acts, for example:
 - Act on Detecting and Preventing Money Laundering and Terrorist Financing
 - Tax Assessment Procedure Act
 - Consumer Protection Act
 - Act on Strong Electronic Identification and Electronic Signatures
 - Credit Information Act
 - Act on Credit Institutions
 - Payment Services Act
 - Act on the Protection of Privacy in Electronic Communications
- This is necessary in order to protect the legitimate interests of Danske Finance Ltd or a third party. For example, this means preventing any unauthorised use and losses, safeguarding information security and safe payments and/or marketing our services. We only act in this way if the basic rights and liberties requiring personal data protection do not supersede legitimate interests as the basis of processing (GDPR art. 6.1(f)).

What type of personal data do we save and use?

We save and use the following personal data:

- Your name, contact information, personal identity code and customer identifier
- Copies of your identity documents, such as your passport, driving licence or any official certificates
- Information about your education, profession or work
- Your financial information, such as information about your income, securities, or your loan or credit rating
- Information about the completion of any military service (men under 30 years)
- Relationship with the bank or a company in the same Group (e.g. personnel)
- Information about your family and household, such as form of housing
- Information related to products and services we have delivered to you
- Digital information related to the use of our websites, systems and digital applications, such as information about use, location and other communication
- Information about the devices you have used to access our websites and technical information, such as the device type and operating system
- Information necessary in order to fulfil the obligations of the Act on Detecting and Preventing Money Laundering and Terrorist Financing, such as information about politically influential persons
- Telephone conversations

Information about specific personal data groups

We only save data about specific personal data groups when this is necessary in order to give advice or to offer a product or service to you. We ask you to express consent to saving information about specific personal data groups (GDPR art. 9.2(a)), unless we are legally authorised to save it without your consent (GDPR art. 9.2(f)), for example, in order to fulfil legal requirements.

Our ability to offer the best possible advice and solutions to you largely depends on how well we know you. This is why it is important that the information you provide is correct and accurate, and that you keep us informed of any changes in your personal data.

Why and how do we save and use your personal data?

We save and use your personal data in order to offer you services, such as:

- Financing products for various purchases
- Electronic transaction solutions

We also save and use your personal data for other purposes related to the provision of specific products and services, such as:

- Customer service, advice and management

- Evaluation of the creditworthiness
- Development and management of our products, services and business operations
- Marketing our products and services
- Defining the prices and fees of our products and services
- Identifying and authenticating our customers
- Risk management
- Collecting outstanding debts
- Protecting Danske Finance Ltd and its customers against misuse
- Following statutory requirements
- Customer authentication data and other personal data can be used to prevent, discover and investigate money laundering and terrorist financing, and to subject money laundering and terrorist financing and the criminal activity with which the asset or benefit targeted by money laundering or terrorist financing has been obtained to an investigation.

We collect personal data directly from you, for example, when:

- You complete applications and other forms to order products and services.
- You send us documents.
- You call us. We will tell you if we record our telephone conversations.
- You use our websites, products and services.
- You take part in our customer surveys or campaigns.

In addition, we may collect data about you from third parties as described in section "Third parties and your personal data."

How long do we store your personal data?

We only store your personal data for as long as is necessary considering the purpose of use, for which your data was originally saved and used. As a result, we store your personal data for as long as we are in a contractual relationship with you. When the contractual relationship ends, we will store your data for ten (10) years after the end of the agreement. This is defined in the Act on the Statute of Limitations on Debt. In some cases, the storage period is different. For example:

- According to the Act on Detecting and Preventing Money Laundering and Terrorist Financing, we store data for at least five (5) years after the end of a business relationship or a single transaction.
- If your data is related to applications not leading to an agreement, we store your data for five (5) years after the application in order to prevent any misuse.

Third parties and your personal data

Your personal data disclosed by third parties

We save and use your personal data obtained from third parties, such as:

- Banks and other payment service providers in conjunction with payment transactions
- The Population Register Centre and other public sources and registers. We save and use information obtained from these sources, for example, to check the correctness of your personal data.
- Credit rating institutions. We save and use your personal data obtained from these sources to assess your credit rating, and we update this data regularly.
- Suomen Asiakastieto Oy
- Danske Bank Group's units
- Our other partners

Third parties to which we disclose your personal data

We can disclose your personal data within the Danske Bank Group or to third parties in the following situations:

- We can disclose your personal data to the authorities in different situations defined in the legislation, such as tax officials, the police and execution and supervisory authorities.
- If you have given your consent or if this is permitted in accordance with the valid legislation, we can disclose your personal data within the Danske Bank Group and to its external parties.
- If you fail to fulfil your obligations towards Danske Finance Ltd, we can report it to credit rating institutions in accordance with applicable regulations.
- We transfer your personal data to data processors operating in our name, including data processors located outside the EU and the EEA, and to Danske Bank India for ICT development, maintenance and support. We ensure that your rights are protected and that your data privacy is maintained in data transfers by following standard contractual clauses approved by the European Commission. You can obtain a copy of a standard contractual clause by contacting us.

Profiling and automated decisions

Profiling means that your personal data is processed automatically. We use profiling and modelling, for example, to offer targeted products and services, prevent money laundering, define the prices of specific products and services, discover any misuse and associated risks, assess the probability of the non-payment risk, evaluate assets and carry out marketing activities.

Automated decisions mean that we use our systems to make decisions on the basis of the information we have about you. For example, we use automated decisions to make credit decisions and to prevent any misuse. Through automated decisions, we aim to ensure that our decisions are quick, fair, efficient and accurate.

Your rights

Viewing personal data

You can view your personal data we have saved and use, and obtain information about where the data has been obtained and for what purposes we use it. You can also obtain information about how long we store your personal data and who has access to your personal data, insofar as we disclose it. However, the legislation, the protection of other people's personal data and any limitations set by our business activities and practices may restrict your right to obtain information. Furthermore, our know-how, business secrets and internal audits and material can be excluded from your rights to obtain information.

Manual processing

You can obtain information about how an automated decision was made and what consequences the decision has. You also have the right to request an automated assessment to be processed manually.

Right to object to processing

You have the right, in certain situations, to object to the processing of your personal data, for example, when we process your personal data for direct marketing or profiling on the basis of legitimate interests.

Refusing direct marketing

You have the right to refuse the use of your personal data for direct marketing, including any profiling related to such purpose of use.

Correcting or erasing your personal data held by Danske Finance Ltd

If your personal data is incorrect, incomplete or irrelevant, you have the right to request that the data is corrected or erased. This means that you have the right to have your data rectified or erased and the right to be forgotten.

Restricted use

You can require that we restrict the use of your personal data to saving it, for example, in situations where the data we have saved about you is incorrect or where you have objected to the use of your personal data. However, we may have the right to use your data for other purposes, regardless of any restrictions, in order to prepare a legal claim or if you have given your consent to it.

Withdrawing consent

If the processing of your personal data is based on your consent, you can, at any time, withdraw your consent to the processing of your personal data. Please note that, if you withdraw your consent, we may not be able to offer you specific products or services. However, we can continue to process your personal data, even if you have withdrawn your consent, if we are entitled to do so on the basis of legislation.

Transfer of data

If we use your personal data on the basis of your consent or an agreement and your personal data is processed automatically, you have the right to obtain a copy of the data you have provided in electronic computer-readable format and to transfer this data to a third party.

Changes in the notice

We may revise this privacy notice, for example, if there are changes in legislation. We aim to take reasonable action in order to notify you of any changes and their impact well beforehand. We advise you to read this privacy notice whenever you obtain information about any changes in it.

Contact information and complaints

You can contact us at any time if you have any questions about your rights to protect your personal data or about the saving and use of your personal data. You can send a contact request by completing the online form at www.danskefinance.fi or by calling the telephone service of Danske Finance Ltd +358 10 546 6600.

You can also contact our data protection function dpofunction@danskebank.com.

You can file a complaint with the Data Protection Ombudsman: Data Protection Ombudsman, Ratapihantie 9, 00520 Helsinki, email: tietosuoja@om.fi.