

CUSTOMER'S CONSENT TO PROCESSING OF PERSONAL DATA

1. DEFINITIONS

The **Customer** shall mean a natural person who has signed this consent and who uses or intends to use the products offered by the Lender.

The **Lender** shall mean "Saldo Bank" UAB, company number 305334925, official address Žalgirio g. 94-1, Vilnius, Lithuania.

The **Consent** shall mean the present consent of the Customer to processing of his/her personal data.

A **Third Party** shall mean any other person than the Customer or the Lender..

2. PURPOSES OF PROCESSING OF PERSONAL DATA

2.1. The Lender processes the Customer's personal data for the following purposes:

2.1.1. Proper assessment of creditworthiness. Personal data is processed when assessing the Customer's application, checking the Customer's reliability and solvency, assessing his/her creditworthiness and making a decision on concluding a contract.

3. PERSONAL DATA WE PROCESS

3.1. The Lender undertakes to process only those personal data of the Customer that the Lender has learned from the Customer by communicating with him/her and that are obtained from the following sources:

3.1.1. from credit institutions;

3.1.2. from the State Social Insurance Fund Board under the Ministry of Social Security and Labour of the Republic of Lithuania;

3.1.3. from public registers: the Population Register, the Property Seizure Acts Register;

3.1.4. from "Scorify" UAB (company number: 302423183, address: Olimpiečių 1A-24, Vilnius, Lithuania);

- 3.1.5. from “Creditinfo Lietuva” UAB (company number: 111689163, address: A. Goštauto g. 40A, Vilnius, Lithuania);
 - 3.1.6. from the state supervisory authorities;
 - 3.1.7. from the Loan Risk Database operated by the Bank of Lithuania;
 - 3.1.8. from independent credit intermediation companies;
 - 3.1.9. from the Register of Legally Incapable Persons and Persons with Limited Legal Capacity.
- 3.2. The Lender processes the following personal data:
- 3.2.1. data concerning the person (the Customer's name, surname, date of birth, personal identification number, job title);
 - 3.2.2. contact information (the Customer's telephone number, declared and actual place of residence (address), e-mail);
 - 3.2.3. data related to the person's identification (the number and the date of issue of the identity document, a copy of the identity document, the date and method of identification, the IP address from which the Customer applied for identification, the video record and the date when the video record or photo was made/taken);
 - 3.2.4. data on the marital status (the Customer's marital status, number of minor age children);
 - 3.2.5. data related to payments (bank account and (or) payment card numbers, the unique text of the payment purpose (details), payment type, payment date, payment document number, unique transaction archive number, customer code in the payee's information system, currency equivalent);
 - 3.2.6. data related to creditworthiness assessment and debt administration (the Customer's income and income of his/her family, type of income, assets, financial liabilities to financial institutions or other persons, credit rating, information on delays in fulfilling existing or past financial liabilities, credit history, information on current and former employers, recruitment and dismissals, the business or individual activities (acting as a private contractor), received and assigned permanent and single social benefits, circumstances that may affect the Customer's economic or financial situation or ability to repay the loan or pay its cost, other significant circumstances related to the Customer's financial situation or ability to properly perform obligations);
 - 3.2.7. information on whether the Customer is / is not included in the Register of Legally Incapable Persons and Persons with

Limited Legal Capacity, information on whether the Customer is / is not included in the list maintained by the Supervisory Authority of persons for whom applications have been submitted to prevent them from concluding consumer credit agreements).

4. PROVISION OF PERSONAL DATA

- 4.1. In accordance with the requirements established by legal acts, the Lender transfers personal data to the following entities:
 - 4.1.1. other entities which belong to the same group as the Lender;
 - 4.1.2. the Bank of Lithuania;
 - 4.1.3. law enforcement authorities, if requested;
 - 4.1.4. banks, credit and financial institutions that provide financial services, "Scorify" UAB , "Creditinfo Lietuva" UAB , and the Bank of Lithuania as the manager of the Loan Risk Database.

5. RIGHTS OF THE CUSTOMER

- 5.1. The Customer has the right at any time to receive information about his/her personal data and the purposes for which they are processed, as well as to request rectification of incorrect data and receive information about the data used to assess the Customer's creditworthiness. The Customer has the right to demand the Lender to terminate processing of the Customer's data, except in cases when processing of such data is mandatory by law.
- 5.2. The Customer has the right to request information from the Lender about processing of his/her personal data by submitting a request to the following address: "Saldo Bank" UAB (company number: 305334925, address: Žalgirio g. 94-1, Vilnius, Lithuania) or by e-mail: dpo@saldo.com. The Lender undertakes to provide the Customer with the information no later than within 30 calendar days from receipt of the Customer's request.
- 5.3. If the Customer believes that the Lender has violated the Customer's rights by processing his/her personal data, the Customer has the right to contact the Lender at any time with a request to eliminate such violation.
- 5.4. The Customer has the right to contact the State Data Protection Inspectorate or a competent Lithuanian court at any time regarding defence of violated rights of the Customer.

6. CUSTOMER'S CONSENT

- 6.1. The Customer confirms having read the provisions of this Consent.
- 6.2. The Customer confirms that the provisions of this Consent are clear and understandable to him/her.
- 6.3. The Customer agrees that the Lender will process the Customer's personal data to the extent and for the purposes specified in this Consent.
- 6.4. The Consent shall expire after 10 years from the end of the business relationship.
- 6.5. The Customer confirms having read that withdrawing of the consent has no effect on lawfulness of the consent-based personal data processing carried out prior to its withdrawal.
- 6.6. The consent may be withdrawn by contacting dpo@saldo.com.