

## How Kredinor Finans AS processes personal data

### 1. The purpose of the data processing:

Kredinor Finans AS processes personal data in order to recover monetary claims.

### 2. Personal data that we process and how we obtain the data

Kredinor Finans AS receives personal data when financing claims or purchasing portfolios, and processes personal information such as names, contact information, national identity numbers, financial information, information relating to outstanding claims, any previous collection measures and legal measures etc.

### 3. Basis for processing

Kredinor Finans processes personal data in order to fulfil an agreement that a previous creditor has entered into with you.

### 4. Disclosure of personal data by Kredinor Finans

Kredinor Finans discloses personal data to public authorities when such is required in accordance with the statutory duty to provide information. We also disclose data to our debt recovery partner, Kredinor AS, if the claim has not been met by the due date.

Kredinor Finans AS will never sell your personal data to third parties.

### 5. Automated decision-making

Kredinor Finans does not use automated decision-making processes when processing personal data relating to claims that Kredinor Finans has purchased.

### 6. Storage limitation (deletion)

Kredinor Finans AS stores personal data for as long as is necessary based on the purpose for which it was collected, stored and processed. After the business relationship has been terminated, personal data will usually be stored in accordance with the Norwegian Accounting Act (from 3.5 to 10 years) and the Norwegian Anti-Money Laundering Act (from 5 to 10 years).

### 7. Your rights

You have the right to request access to the personal data we have registered relating to you and where we have obtained the data from, as well as to request rectification or limitation of registered data where you disagree with this. If you believe that Kredinor Finans AS has not upheld your rights under the Norwegian Personal Data Act, you have the right to submit a complaint to the appropriate supervisory authority, in this case the Norwegian Data Protection Authority. You can find their contact information at [www.datatilsynet.no](http://www.datatilsynet.no).

### 8. How can you contact us if you have any questions relating to privacy?

E-mail: [personvern.kredinorfinans@kredinor.no](mailto:personvern.kredinorfinans@kredinor.no)

Data Controller: CEO/Kredinor Finans AS

Org. no. 984467990