

CUSTOMER PRIVACY NOTICE

FRESH FINANCE OÜ

1. INTRODUCTION

This customer privacy notice is given by **Fresh Finance OÜ** (also referred to below as "**Fresh Finance**", "**we**", "**us**" or "**our**"), a company registered under the laws of the Republic of Estonia, with the registration number 12243370, legal address Tartu mnt 83, 10115 Tallinn, the Republic of Estonia.

This privacy notice applies to all-natural persons from whom or regarding whom Fresh Finance collects or receives personal data in the course of providing its services or otherwise performing its economic activities (hereinafter "**data subject**" or "**you**") to the extent that Fresh Finance processes your personal data. This privacy notice describes how Fresh Finance collects, uses and otherwise processes your personal data.

Fresh Finance processes your personal data in accordance with the applicable data protection legislation, including the General Data Protection Regulation (Regulation (EU) 2016/679) (hereinafter the "**GDPR**") and any other applicable data protection legislation.

You have many rights that you can use to control your privacy. Fresh Finance respects those rights and wants to help you exercise your rights, and below you will find information on how to do it.

2. DATA CONTROLLER

Fresh Finance OÜ is your data controller. Fresh Finance OÜ is responsible for the processing of your personal data in accordance with this privacy notice and applicable data protection laws.

Contact details of the person responsible for data protection:

Sofia Kirsimaa

Address: Tartu mnt 83, 10115 Tallinn, Estonia

Email: sofia.kirsimaa@forwardview.ee

3. PERSONAL DATA WE PROCESS

We may collect, store, use, transfer and process in any other way the following categories of personal data about you:

- **identification data** (name, surname, personal identification code, date and place of birth, nationality, identification document data and copy, photo etc),
- **contact data** (address, telephone number, e-mail etc),
- **employment data** (current employer, employment history, position etc),
- **financial data** (income, property, obligations, data on collaterals and security, etc),
- **data concerning contract and its performance** (current and previous contracts with us, payment history and payment defaults, transactions, loan applications, etc),
- **data related to your economic activities**, e.g. details of related entities from the commercial register,
- your IP-address,
- criminal records, whether you are a politically exposed person, etc.

Depending on the type of personal data in question and the grounds on which Fresh Finance is processing it, Fresh Finance may not be able to fulfil its contractual obligations or may not be able to continue with the contractual relationship if you refuse to disclose certain personal data.

4. WHERE IS YOUR PERSONAL DATA COLLECTED FROM

We collect your personal data from the following sources:

- you – some of the personal data may be given by you to us on your loan application, by phone, e-mail, online self-service or in any other way when you communicate with us;
- companies of the consolidation group to which Fresh Finance belongs;
- third persons, including publicly available sources such as electronic databases (such as the register of payment defaults, Commercial Register, Pensions Register, Land Register, Criminal Records Database) and search engines, public authorities (courts, bailiffs, bankruptcy trustees) and other persons.

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5. PURPOSES OF PROCESSING YOUR PERSONAL DATA

Fresh Finance processes your personal data in accordance with the applicable data protection legislation. Where appropriate and in accordance with the applicable laws and legal requirements, we generally use customer data for the following purposes:

- to evaluate the customer's or guarantor's creditworthiness and the appropriateness and suitability of the product, service and securities offered to the customer,
- to evaluate the appropriateness and suitability of the collateral;
- to prepare, conclude and draft the contract,
- to monitor the performance of the contract by the customer,
- to help us to establish, exercise or defend legal claims,
- for compliance with due diligence and other regulatory requirements,
- for accounting and reporting purposes,
- to provide you with new offers.

6. LEGAL BASIS FOR PROCESSING YOUR PERSONAL DATA

There are a number of different grounds, which allow Fresh Finance to lawfully process your personal data. These are the following:

- to prepare to enter into a contract with you (GDPR, Article 6(1)(b));
- to fulfill the obligations under our contract with you and to ensure that you are properly fulfilling your obligations to Fresh Finance (GDPR, Article 6(1)(b));
- to carry out our legal obligations (GDPR, Article 6(1)(c)), such as the obligations stemming from the Money Laundering and Terrorist Financing Prevention Act, the Law of Obligations Act, the Creditors and Credit Intermediaries Act, the Accounting Act, the Auditors Activities Act, the International Sanctions Act;
- when processing is within our legitimate interests (GDPR, Article 6(1)(f)), mainly where:
 - processing of your personal data is necessary for us to establish, exercise or defend legal claims;
 - processing of your personal data is necessary for scoring of potential customers, guarantors and collateral providers, to the extent that such processing is not required by applicable law;
 - processing of your personal data is necessary for providing you with new offers;
- if you have given your consent to such processing (GDPR Art.6(1)(a)).

7. SHARING YOUR PERSONAL DATA

In order for us to meet the purposes of processing described in this privacy notice, your personal data may be transferred to the following categories of recipients:

- entities of the consolidation group to which Fresh Finance belongs;
- government authorities such as the Tax and Customs Board, the Financial Supervisory Authority, the Financial Intelligence Unit, controllers of databases;
- to cloud-based storage providers;
- customer support center service providers;
- companies providing fraud prevention and financial crime prevention services;
- to other third parties, such as courier and postal service providers, payment default registers, debt collection service providers, auditors, legal service providers, courts, bailiffs, bankruptcy trustees, etc.

We require our third-party service providers to keep your information secure and to process this information based on our instructions and requirements consistent with this notice, the GDPR and applicable law.

8. TRANSFERS OUTSIDE THE EEA

We transfer data outside of the European Economic Area (EEA, i.e. the Member States of the European Union, together with Norway, Iceland and Liechtenstein) only where it is compliant with data protection legislation and the means of transfer provide adequate safeguards in relation to your data. With respect to transfers to countries not providing an adequate level of protection, we base the transfer on appropriate safeguards, such as standard data protection clauses adopted by the European Commission or approved certification mechanisms together with binding and enforceable commitments of the recipient.

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9. STORING AND SECURITY OF YOUR PERSONAL DATA

We will not store your personal data longer than necessary for the purposes of processing. The criteria used to determine the period of storage of your personal data are:

- the nature of the purpose, why personal data was collected;
- the length of time while Fresh Finance has an ongoing relationship with you;
- existence of a legal obligation under the applicable law;
- necessity in the light of Fresh Finance's legal position (such as applicable statutes of limitations, litigation or regulatory investigations).

Once we have determined that we no longer need to hold your personal data, we will delete it from Fresh Finance systems.

We have implemented generally accepted standards of technology and operational security to protect your personal data from loss, misuse, alteration or destruction. We require all personnel to keep personal data confidential and only authorized personnel have access to this data.

10. YOUR RIGHTS

You have various rights in relation to your personal data which we process about you:

- **Right to request access:** you may ask us to confirm what information we process about you at any time. Where we are legally required to do so, we may refuse your request. If we refuse your request we will tell you the reasons for doing so.
- **Right to rectification:** you may request that we rectify any inaccurate or incomplete personal data that we process about you. If we have shared this personal data with third parties, we will notify them about the rectification unless this is impossible or involves disproportionate effort. Where we are legally permitted to do so, we may refuse your request. If we refuse your request we will tell you the reasons for doing so.
- **Right to erasure:** you have the right to request that we erase your personal data in certain circumstances. Where we are legally permitted to do so, we may refuse your request. If we refuse your request we will tell you the reasons for doing so.
- **Right to restrict processing:** you have the right to restrict processing of your personal data in certain circumstances. This means that we can only continue to store your data and will not be able to carry out any further processing activities. Where we are legally permitted to do so, we may refuse your request. If we refuse your request we will tell you the reasons for doing so.
- **Right to object:** in certain circumstances you have the right to object to us processing your personal data. Where we are legally permitted to do so, we may refuse your request. If we refuse your request we will tell you the reasons for doing so.
- **Right of data portability:** you have the right to transfer your personal data between data controllers, subject to possible limitations from applicable law. This means that you are able to transfer the data we process about you to another service provider or a third party. We will provide you with your data in a commonly used machine-readable format so that you can transfer the data to another service provider.
- **Right not to be subject to a decision based solely on automated processing:** you have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or similarly affects you. This right is subject to limitations from applicable law. Where we are legally permitted to do so, we may refuse your request. If we refuse your request, we will tell you the reasons for doing so.
- **Right to lodge a complaint with the supervisory authority:** if you have any concerns about the way in which we handle your personal data, you can contact the Estonian Data Protection Inspectorate (Andmekaitse Inspektsioon) by using the following contact details: address: Andmekaitse Inspektsioon, Tatari 39, 10134 Tallinn, phone: +372 627 4135, email: info@aki.ee.

11. MODIFICATIONS

If Fresh Finance changes the categories of personal data processed or purposes of personal data processing, we will make respective amendments to this notice and inform you thereof.

12. FURTHER ASSISTANCE

If you have any questions about this privacy notice or about your personal data, please email us at sofia.kirsimaa@forwardview.ee.