

Information on the Processing of Personal Data for Clients and Prospective Clients of FIN4YOU s. r.o.

In connection with Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, repealing Directive 95/46/EC (hereinafter the "**Regulation**") and Act No. 18/2018 Coll. on the Protection of Personal Data and on the Amendment of Certain Acts, as amended (hereinafter the "**Act**"), we kindly ask you to pay due attention to the information set out below.

Controller processing your personal data

Your personal data are processed by the company FIN4YOU s.r.o., Námestie slobody 999/170, Vranov nad Topľou 093 01, Company ID (IČO) 47 133 597, registered in the Commercial Register of the District Court Prešov, Section Sro, File No. 37282/P, which carries out financial intermediation under Act No. 186/2009 Coll. on Financial Intermediation and Financial Advisory Services in the sectors of insurance or reinsurance, provision of loans and consumer credit, acceptance of deposits, and supplementary pension savings (hereinafter "**FIN4YOU**" or the "**controller**").

Legal basis, purpose, and scope of processing your personal data

Legal basis

We process your personal data on the basis of:

- a) Act No. 186/2009 Coll. on Financial Intermediation and Financial Advisory Services, as amended (hereinafter the "**Financial Intermediation Act**")
- b) Act No. 297/2008 Coll. on Protection against the Legalisation of Proceeds of Criminal Activity and against the Financing of Terrorism, as amended (hereinafter the "**AML Act**")
- c) FIN4YOU's legitimate interest, to the extent necessary for the purposes of direct marketing in the area of financial products it offers. You may object at any time to receiving marketing materials by sending an email to info@fin4you.eu, or in writing to the correspondence address of FIN4YOU, s.r.o. (Námestie slobody 999/170, 093 01 Vranov nad Topľou).

Purpose of processing personal data

The purpose of processing personal data is:

- identification of the client under the Financial Intermediation Act, including where the financial intermediation process is carried out remotely using technical means or procedures,
- provision of financial intermediation services such as concluding and administering a contract, and negotiating amendments to a contract at the client's request, with the aim

of concluding a contract for the provision of a financial service,

- identification of the client under the AML Act, including where the financial intermediation process is carried out remotely using technical means or procedures,
- protection of the rights of the financial agent and fulfilment of the financial agent's statutory obligations towards third parties and supervisory authorities.
- sending commercial and marketing information, including information relating to financial products.

Scope of processing personal data

The scope of personal data processed for the purpose of financial intermediation under the Financial Intermediation Act and client identification under the AML Act is laid down by the aforementioned laws. In certain cases this also includes health information (e.g., for life insurance) and other data necessary for financial intermediation and for concluding a contract for the provision of a financial service.

Scope of data processed:

- a) name, surname, permanent residence, temporary residence address, birth (personal identification) number if assigned, date of birth, nationality, type and number of identity document, in the case of a natural person, including a natural person representing a legal entity; in the case of a self-employed natural person, also the place of business address, the register or other record in which the self-employed natural person is entered, and the registration number in that register or record,
- b) in the case of a legal entity: name, Company ID (IČO) if assigned, registered office address, address of business premises or organisational units, a list of members of the statutory body of that legal entity and their data to the extent set out in point a) above, the register or other record in which that legal entity is entered, the registration number in that register or record,
- c) contact telephone number, fax number, and email address, where the data subject has these; personal data from documents and records proving authority to act as a representative, where the person is a representative of the client – the data subject; and also the data shown on identity documents, namely: photograph, title, name, surname, birth surname, birth (personal identification) number, date of birth, place and district of birth, permanent residence, temporary residence address, nationality, any record of limitation of legal capacity, type and number of identity document, issuing authority, date of issue, and validity of the identity document.

The personal data provided may also be obtained by FIN4YOU by copying, scanning, or otherwise recording identity documents to the extent necessary to achieve the stated purpose of processing.

Marketing

FIN4YOU's marketing activities include sending marketing offers and information about its services.

For existing FIN4YOU clients, personal data for marketing purposes is obtained on the legal basis of legitimate interest — that is, without the need to obtain consent.

The scope of personal data used for marketing purposes is: name, surname, telephone number, and email address.

Categories of personal data

FIN4YOU processes ordinary categories of personal data, and in justified cases also information on health status – a special category of personal data.

Source of personal data

Personal data comes directly from the person requesting a financial service for themselves, or in special cases also from a third party (e.g., an employer, a family member, or where another person, for instance, takes out insurance for you).

Persons who have access to your personal data

In order to be able to provide you with comprehensive and high-quality services, it is necessary for the company FIN4YOU to share your personal data with selected persons cooperating with FIN4YOU. These include companies within the FIN4YOU group, service companies such as law firms, the financial institutions through which FIN4YOU arranged the conclusion of a financial service, providers of information and communication systems, accounting and tax companies, subordinate financial agents, marketing agencies with which it cooperates in preparing and coordinating advertising activities relating to marketing, and other persons necessary for the proper operation of the company FIN4YOU.

FIN4YOU pays attention to the reliability of its contractual partners when selecting them, and the contract with the contractual partner (where one exists) always sets out rules for the protection of personal data.

Retention period of your personal data

FIN4YOU retains your personal data only for as long as necessary, or for the period stated in your consent, after which it is destroyed under supervision.

Your personal data is processed for the duration of the contractual relationship, after which it is retained for the period laid down by specific legal regulations, e.g., the Archives Act, the Financial Intermediation Act, the Accounting Act, and tax laws (generally 10 years); where necessary, these periods are extended by the general statute-of-limitations periods (in connection with possible court proceedings).

Where the retention period for personal data is governed by several laws, the longest statutory period shall apply.

Transfer of personal data to third countries

Personal data is not transferred to third countries.

Your rights in relation to the personal data provided

Persons whose personal data FIN4YOU processes have the following rights:

- you have the right to contact FIN4YOU and request access to your personal data, i.e., to obtain confirmation as to whether your personal data is being processed and to access it; you have the right to a copy of the personal data being processed, either in writing or electronically,
- you have the right to information about the source of your personal data, i.e., where you did not provide the personal data directly to FIN4YOU,
- you have the right to information on which of your personal data is being processed,
- you have the right to erasure of your personal data, i.e., where your personal data is processed unlawfully, or the purpose of its processing has ceased to exist, or you have withdrawn your consent,
- you have the right to correction of your personal data if it is inaccurate,
- you have the right to object to the processing of your personal data, i.e., in the case of legitimate interest, where FIN4YOU has no legitimate ground for the processing; in the case of direct marketing, the personal data may no longer be processed for that purpose,
- you have the right to restriction of the processing of your personal data, i.e., where the processing is unlawful, incorrect data is being processed, or the data is no longer needed,
- you have the right to transfer your personal data to another person,
- you have the right to withdraw consent given. You may withdraw your consent to receive marketing materials at any time by sending an email to info@fin4you.eu, or in writing to FIN4YOU's correspondence address. Withdrawal of consent does not affect the lawfulness of processing carried out before its withdrawal, i.e., withdrawal has no retroactive effect.

If you believe that your rights under the Regulation, the Act, or other applicable personal data protection laws have been violated, you may file a complaint with the Office for Personal Data Protection of the Slovak Republic, based at Galvaniho Business Centrum II, Galvaniho 7/B, 821 04 Bratislava; website: dataprotection.gov.sk; telephone: 02/3231 3214; email: statny.dozor@pdp.gov.sk.

Manner and principles of processing personal data

FIN4YOU processes personal data in electronic and/or paper form, depending on the form chosen, through its authorised persons – employees and subordinate financial agents – or through an authorised IT company. Personal data is stored in secured databases.

The processing and any transfer of a client's personal data will be carried out with due regard for the client's privacy and in accordance with applicable legal regulations, in particular the

regulations governing the protection of personal data, as well as the legal regulations in accordance with the Financial Intermediation Act and the AML Act.

Security of personal data

As part of protecting the security of your personal data, FIN4YOU has adopted appropriate measures to prevent its leakage or damage, at a level consistent with the current state of technical development.

These measures are set out in detail and defined in FIN4YOU's internal regulations, whereby every employee/associate who comes into contact with personal data is required to become familiar with them and comply with them, together with organisational and personnel measures that prevent, or minimise, their leakage, loss, or misuse.

Contact details and handling of client requests to exercise their rights

If you have any questions regarding the processing of your personal data, please contact the company FIN4YOU, s.r.o., electronically at the email address: info@fin4you.eu, or in writing at FIN4YOU's correspondence address.

When handling requests, FIN4YOU proceeds in accordance with its internal regulations. The provision of information depends on the method by which you sent the request (in writing by letter, or electronically). If you send the request electronically, the information will be provided to you electronically, except where you state in the request that you require a different method of providing the information. If you send the request in writing, the information will be provided to you in written form. FIN4YOU responds to requests without delay in simple cases, and within a reasonable time limit in more complex matters. A request regarding measures taken will be dealt with no later than one month from receipt of the request, in justified cases no later than 2 months from receipt of the request, including repeatedly, whereby you will be informed of the extension of the time limit.