

## PRIVACY POLICY

Your integrity is important to us at C Finance Ltd. ("C Finance"). Therefore, at C Finance we have established a Privacy Policy that describes how we treat your personal information. The Privacy Policy also describes your rights towards us and how you can apply them.

For questions regarding integrity, data protection or personal data, please send an e-mail to [info@cfinance.se](mailto:info@cfinance.se).

### 1. About C Finance

C Finance offers credit to customers in Finland (C Finance Oy) and Sweden (C Finance AB). C Finance has one brand on the Finnish market, LuottoRaha, and two brands on the Swedish market, Meddelandelån Sverige and FlexLimit.

We at C Finance hereby bind us through this privacy policy to respect and protect your personal information and personal integrity in accordance with current legislation, industry rules and other relevant standards.

### 2. About our processing of personal data

#### 2.1. What is considered personal data?

Personal data is information that can be attributed to you as a person. By this we refer to, among other things, your name, your home address, your phone number, e-mail address, account details, cookies, etc. Personal data is therefore all data that can directly or indirectly be identified with you as a person.

The personal data we process are name, social security number, e-mail address, residential address, phone number, income, household information, account information, and in some cases other information that you have shared with us.

#### 2.2. What is a processing of personal data?

With the processing of personal data, in this privacy policy, we refer to everything we do with your personal information. These include collecting information, registering it in our system, making payments, etc., but also storing/archiving and disclosing the information.

#### 2.3. Which persons are affected?

C Finance processes personal information of the borrower.

	Postal address	Business ID	Phone	E-mail	Website
C Finance Oy	Annankatu 16 00120 Helsinki, FINLAND	1977623-9	09 315 77610	info@cfinance.fi	www.cfinance.fi
C Finance AB	Styrmansgatan 8 11454 Stockholm, SWEDEN	556708-4578	020-40 00 03	info@cfinance.se	www.cfinance.se

## 2.4. How do we collect your personal information?

Information is mainly collected directly from you.

In some cases, we collect information from external parties. We collect data from CreditSafe AB and Instantor AB.

## 2.5. Why do we process personal data?

The reason we process personal information about you is above all to fulfil the loan agreement with you and to fulfil the legal obligations C Finance has.

Your personal information may be processed to improve C Finance but also for marketing purposes, provided that you have given your consent for this.

C Finance processes your personal information for automated decision making. This we do in order to make fast and safe decisions and deliveries of the correct loan product.

## 2.6. Why is the process necessary?

We have identified a legal basis for all processes we perform. We process personal information in the following cases:

- Consent – when you have given consent to the treatment (you can always withdraw a given consent).
- Agreement – to fulfil the agreement you have entered with us.
- Legal obligation – The Consumer Credit Act, the Accounting Act and the Money Laundering Act, in some cases, require us to process personal data. In these cases, we treat the processing of personal data, as there are legal requirements for us to do so.
- Weighing of interests – In some situations, we have made a weighing of interests in the processing of personal data, as we have determined that our interest in processing personal data weighs heavier than your integrity interest.

## 2.7. Who do we share your personal information with?

We at C Finance are restrictive in sharing your personal information with external parties. However, in the C Finance group we share information in cases where it is deemed necessary.

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Your personal data may be transferred to third parties when required by legitimate authorities, as well as to the third-party handling credit information, invoicing and collection. Naturally, your personal information is treated confidentially.

### 3. How long do we keep your personal information?

How long we retain personal data varies between the different treatments. We do not retain personal data longer than is necessary for each treatment. The storage time is based in most cases on statutory storage times. Below is described how long we save your personal information for:

- Invoicing and payment purposes, as part of the accounting documentation, we save your personal data for seven (7) years after the invoice/instalment was created.
- Direct marketing purposes, we will save your personal data for 12 months after the termination of the contract.
- Money laundering purposes, we save your personal data for five (5) years after the transaction has taken place.
- To fulfil obligations under law or other constitution, to fulfil government regulations, decisions, requests or guidelines, we will keep your personal data as long as the law states.

### 4. Safety

It is important for us that information about you is not spread to unauthorized persons. Therefore, we continuously work with security. We have taken appropriate technical and organizational security measures to protect your personal data against loss and unauthorized access, amongst others.

### 5. Your rights towards us

Processing of personal data should always be in accordance with applicable law. The law applied on our service is the Data Protection Regulation, a European regulation that applies throughout the EU. The Data Protection Reform gives you the following rights:

Right to information – You are entitled to receive information about when your personal information is processed. You will get this information both when data is collected and if you request it. We provide this information free of charge upon request.

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Right to correction – We want the information we have about you to be correct. If any information is incorrect, you are entitled to get the incorrect or incomplete information about you corrected.

Right to be deleted – In most cases, we base our data processing on law-abiding obligations. The right to delete information is therefore limited.

In the following cases, you are entitled to have information about you deleted:

- Personal data is no longer necessary for the purposes for which we collected or otherwise processed them.
- If you withdraw a given consent you have given, us and the processing is solely based on this consent.
- If our reason for treatment is a weighing of interests, and it can be stated that the reasons to delete the data weigh heavier than the reasons we have for keeping the data.
- If we would treat the personal data in an illegal manner.
- If a law or other constitution requires that we delete the personal data.

Right to limited processing of data You may, in some cases, require processing for your personal data to be limited in the future for certain limited purposes only.

Right to object You have the right to object to our processing of your personal information. For example, you can always object to the use of your personal data for direct marketing. In such an objection, we have no right to send out direct marketing to you.

Right to data portability You are entitled receive the information we have about you in a structured machine-readable format and transfer this information to another person responsible for personal data. In order for this to be possible, treatment should be based on your consent or agreement, or that the treatment is automated.

## 6. Contact information

We at C Finance are responsible for the processments we do, we are responsible for your personal information and for complying to the Data Protection Regulation.

If you have any questions about our work with your personal information or if you want information about what personal data we are processing about you, or if you want to have personal information corrected or deleted, please contact us by sending an e-mail to [info@cfinance.se](mailto:info@cfinance.se)

If you believe we have processed your personal data in violation to the Data Protection Regulation, please contact the Data Protection Ombudsman in respective country.

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