

Data protection information for customers

The protection of your personal data is an important concern of the All-in-One Vermietung GmbH and its affiliated companies¹, which is why strong data protection principles have been defined for the entire Group.

This data protection information contains detailed explanations on the protection of your personal data by All-in-One Vermietung GmbH ("we").

As data controller, we are responsible for the collection and processing of your personal data in connection with its business activities. With this data protection information we inform you about which personal data it collects about you, why it uses and passes on such data, how long it stores them, what rights you have and how you can exercise them.

If you are interested in a specific product or service, you may receive additional information.

1. WHAT PERSONAL DATA DO WE USE?

We collect personal data and use it to the extent necessary in the course of its business activities in order to provide you with a high-quality, individual range of products and services.

The different types of personal data that may be collected include, but are not limited to

- **Identity information** (e.g. name, ID or passport number, nationality, place and date of birth, gender, photograph, IP address)
- **Contact information** (e.g. address, e-mail address, telephone number)
- **Information on the family situation** (e.g. marital status, number of children)
- **Tax information** (for example, tax identification number, tax status)
- **Information on education and occupation** (e.g. educational background, occupation, employer's name, earnings, etc.)
- **Bank, financial and transaction data, creditworthiness data** (e.g. bank details, credit card number, money transfers, assets, investor profile, credit history, debt and expenditure, rating)
- **Data on your habits and preferences:**
 - data on the use of our products and services in relation to banking, financial and transaction data
 - Data on interaction with us: its branches (contact reports), its websites, use of its apps, its social media pages, personal meetings, telephone calls, chat contact, e-mail, surveys, telephone calls)
- **Video and photo surveillance data** and geolocation of financing objects.

The following sensitive data may only be collected if you have expressly agreed to this beforehand:

- **Biometric data**, e.g. fingerprints, voice or facial patterns, which can be used for identification and security purposes

- **Health data**, e.g. for the conclusion of certain insurance contracts; these data are processed only by those persons who need to know about them.

Personal data relating to racial or ethnic origin, political beliefs, religious or philosophical views or membership of a trade union as well as genetic data and information on sexual life or sexual orientation are not processed by us unless required to do so by law or within the framework of the products and services it offers.

The data used by us can either be provided directly by you or come from the following sources in order to check or enrich our databases:

- Publications and databases made available by authorities (e.g. the Federal Gazette)
- Corporate customers, service providers or our business partners
- Third parties, such as credit bureaus and anti-fraud pools or data brokers used in accordance with data protection regulations
- Websites/social media pages with information published by you (e.g. your own website or social media page) and
- Databases made publicly accessible by third parties.

2. UNOCCUPIED

3. SPECIFIC CASES OF COLLECTION OF PERSONAL DATA, INCLUDING INDIRECT DATA COLLECTION

In certain cases, we collect personal data from persons with whom it has, may have had or may have had a direct relationship and may use such data. This includes, for example

- **Potential customers**

We may have collected information about you although you have no direct relationship with it.

This may be the case, for example, if your employer has provided us with information about you or if we have received your contact details from one of its customers and you are one of the following persons:

- **Family members**
- **Co-applicant, guarantor, guarantor**
- **Legal representatives (authorized representatives)**
- **Beneficiaries of payment transactions of our customers**
- **Beneficiaries of insurance contracts and trust companies**
- **Landlords**
- **Beneficial owners**
- **Debtors of customers** (for example in the event of insolvency)
- **Shareholders**
- **representatives of legal entities** (e.g. customers or service providers)

¹ The members of the affiliated companies of BNP Paribas Group can be seen on the following website: <https://invest.bnpparibas.com/en/consolidated-financial-statements>

- **Employees of service providers or business partners.**

4. WHY AND ON WHAT BASIS DO WE USE YOUR PERSONAL DATA?

a. In order to fulfil its legal and supervisory obligations

We use your personal data to comply with various legal and regulatory obligations, including:

- Banking and financial provisions on the basis of which we:
 - take security measures to prevent abuse and fraud
 - reveal transactions that deviate from usual patterns
 - your credit risk and your repayment ability are determined
 - monitors and reports any risks to which it may be exposed
 - recording, if necessary, of telephone calls, chats, e-mails, etc.
- Reply to an official request from a competent state body or judicial authority
- Prevention of money laundering and terrorist financing
- Compliance with sanctions and embargo provisions
- Combating tax evasion and fulfilling tax control and notification obligations.

b. To enter into or perform a contract with you

We use your personal data to conclude and fulfil its contracts.

This includes, among other things, that we

- provide you with information about our products and services
- help you and answer your questions
- checks whether and under what conditions we can offer you a product or service and
- offer products and services.

c. In order to pursue our legitimate interests

We use your personal data to market and develop our products and services while optimizing its risk management and safeguarding its legal rights. This includes the following activities:

- Request information from credit agencies regarding your creditworthiness and credit default risk, as well as transmitting data to credit agencies about your contractual obligations and the repayment status in the event of a credit default.
- Preparation of transaction statements
- Fraud prevention
- IT management including infrastructure management (e.g. common platforms) and measures to ensure operational continuity and IT security
- Creation of individual statistical models based on the analysis of transactions, for example to better determine your credit risk
- Development of aggregated statistics, tests and models for research and development in order to optimize the risk management of their group of compa-

nies or to improve existing products and services or to create new products and services

- Personalization of our own offer and the offer of affiliated business units:
 - improving the quality of our financial and insurance products and services;
 - the application of products matching your situation and profile.

This can be achieved by:

- The segmentation of its existing and potential customers
- The analysis of your habits and preferences on the various channels (visits to our branches, e-mails or news, visits to our website, etc.)
- The transfer of your data to business units affiliated with us, especially if you are a customer of this business unit or if you would like to become one
- The comparison of the products or services you have already purchased or used with other data about you held by us
- Monitoring all transactions to detect transactions that deviate from the usual routine.

Your information may be aggregated into anonymous statistics that may be offered to professional business partners to help them develop their business. In this case your personal data will never be passed on to third parties and the recipients of these anonymous statistics will not be able to assign your identity.

d. To respect your decision, if we have asked you for your consent to a specific data processing measure

In some cases, we may require your consent and/or an exemption from banking secrecy in order to process your data, e.g.:

- for training our staff by recording incoming calls in our call centers
- if we have to take further data processing measures for purposes other than those mentioned above, we will inform you accordingly and, if necessary, ask for your consent.

5. TO WHOM DO WE PASS ON YOUR PERSONAL DATA?

For the aforementioned purposes, your personal data will only be passed on to the following parties:

- Business units affiliated with us (so that you can use our entire range of products and services, for example)
- Service providers acting on behalf of us
- Independent agents, intermediaries or brokers, bank and business partners with whom we have regular business relationships
- Refinance partners, credit insurers
- Financial or judicial authorities, state agencies or public institutions (upon request and to the extent permitted by law)
- Members of certain regulated professions such as lawyers, notaries or auditors

- Credit agencies
- Guarantors.

6. TRANSFER OF PERSONAL DATA TO COUNTRIES OUTSIDE THE EEA

If international data transfers are made to countries outside the European Economic Area (EEA) and the European Commission considers that a non-EEA country guarantees an adequate level of data protection, your personal data will be transferred on this basis.

In the case of transfers to non-EEA countries whose level of data protection has not been recognised by the European Commission, we may consider an appropriate exception (for example, if the transfer of data is necessary to fulfil our contract with you and make an international payment) or take one of the following measures to ensure the protection of your personal data:

- Use of standard contractual clauses approved by the European Commission
- Formulation of binding, company-internal rules.

If you need a printout of these provisions or information on their availability, you can contact us in writing (as described in Section 11).

7. IS PROFILING TAKING PLACE?

We process some of your data automatically with the aim of evaluating certain personal aspects (profiling). For example, it uses profiling in the following cases:

- We are required by law and regulation to combat money laundering, terrorist financing and asset-polluting crimes. Data is also evaluated (for example, in payment transactions). These measures also serve to protect you.
- In order to provide you with targeted information and advice on products, we use evaluation instruments. These enable demand-oriented communication and advertising, including market and opinion research.
- We use scoring to assess your creditworthiness. The probability with which a customer will meet his payment obligations in accordance with the contract is calculated. The calculation may include, for example, income, expenses, existing liabilities, occupation, employer, length of employment, experience gained in the previous business relationship, contractual repayment of previous loans and information from credit bureaus. Scoring is based on a mathematically and statistically recognized and proven procedure. The calculated score values support us in decision-making within the framework of product transactions and are included in ongoing risk management.

8. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

We shall keep your personal data for at least the period prescribed by applicable law. Longer retention is possible if operational requirements such as proper account management, the management of customer relationships with the us, the fulfilment of legal claims or compliance with official orders require this. For example, most customer data is retained for the duration of the contractual relationship and for a period of ten years starting at the end of the year of contract termi-

nation. Applicants without a subsequent contract conclusion have a retention period of five years starting at the end of the year of application.

9. WHAT RIGHTS DO YOU HAVE AND HOW CAN YOU EXERCISE THEM?

According to the valid legal regulations you are entitled to the following rights:

- **Information:** You can request information on the processing of your personal data and a copy of this data.
- **Correction:** If in your opinion your personal data is incorrect or incomplete, you can request a corresponding change to this data.
- **Deletion:** You may request that your personal data be deleted to the extent permitted by applicable law.
- **Restriction on data processing:** You may request a restriction on the processing of your personal data.
- **Revocation of consent to data processing:** If you have consented to the processing of your personal data, you can revoke this consent at any time.
- **Data transferability:** If legally possible, you can reclaim the personal data provided to us or have it transferred to a third party, if this is technically feasible.
- **Automated decisions:** If a decision to conclude or fulfil a contract has only been made in an automatic process and this decision has legal effect against you or significantly affects you in a similar manner, you can request a further manual review from us after you have presented your position and requested the manual review. In the event of such a decision, it will also inform you separately about the reason, the scope and the intended effects of such data processing.

You have the right to object to the processing of your personal data in the public interest or on the basis of a balance of interests with reference to your particular situation; this also applies to profiling based on this. Further processing by us will then only take place if proof is provided of overriding interests that require mandatory protection.

In addition, you have the unlimited right to prohibit the processing of your personal data for direct marketing purposes and to refuse any associated profiling.

To assert these rights, please contact our data protection office via a data protection request under <https://leaseingsolutions.bnpparibas.at/datenschutz/>.

In accordance with the applicable legal provisions, in addition to exercising the above rights, you may file a complaint with the competent supervisory authority at the following address:

**Austrian Data Protection Authority
Barichgasse 40-42
A-1030 Vienna**

10. HOW CAN YOU INFORM YOURSELF ABOUT CHANGES TO THIS PRIVACY NOTICE?

In the light of constant technical change, we may have to update its data protection information at regular intervals.

The current version is available online. We will inform you of fundamental changes on its website or through other usual communication channels.

11. HOW TO CONTACT US

If you have any questions about the use of your personal data in accordance with this data protection information, please contact our data protection officer via a data protection request under <https://leaseingsolutions.bnpparibas.at/datenschutz>.