

Privacy Notice – customers, suppliers, visitors to the website and profiles on social media

ESKA FINANCE

This Privacy Notice (“**Privacy Notice**”) describes the manner in which ESKA Finance, through the companies located in the European Union which are listed in Section 1 below (“**ESKA Finance**” or “**we/us**”), processes and protects the personal data of: (i) (potential) customers, (ii) (potential) suppliers and (iii) the persons authorized to act on behalf of (potential) customers and suppliers, (iv) the contact persons of (potential) customers and suppliers and (v) visitors to ESKA Finance's website(s) and profiles on social media.

We process personal data in compliance with the GDPR (as defined below) and the respective applicable local data protection acts implementing the GDPR.

In this document, we explain what type of data we process about you, the legal basis allowing us to do so, the purposes for which the data are processed, by whom they are accessible, how you can monitor the manner of their processing, and what technical and security measure in general we use to protect your personal data. Also, you will learn about the rights in relation to processing of your personal data, and how you can exercise those rights.

By this Privacy Notice, we fulfil the obligation to inform you (in your capacity as data subject) pursuant to Article 13 and/or 14 of GDPR.

We may change this Privacy Notice from time to time to reflect changes in our practices or in the law. These changes will come into effect upon publication of the new policy.

In the event of substantial changes, ESKA Finance will inform you of such changes by e-mail. Any changes related to processing of your personal data will be provided in form of an update of this document published on our website which we invite you to visit.

Basic Terms

GDPR - Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC

data Subject - natural person whose personal data are processed by ESKA Finance or its authorized processors.

personal data - any information relating to an identified or identifiable natural person (‘data subject’); an identifiable natural person is one who can be identified, directly or indirectly

processing - any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction

controller - legal person who, alone or jointly with others, determines the purposes and means of the processing of personal data

joint controllers - two or more controllers which jointly determine the purposes and means of processing

processor – any person who processes personal data on behalf of the controller

recipient – a natural or legal person, public authority, agency or another body, to which the personal data are disclosed.

1 Who we are and how you can contact us?

ESKA Finance s.r.o.

with its registered seat at: Tomášikova 1973/32, 831 04 Bratislava - mestská časť Ružinov, Slovak Republic

Corporate ID (IČO): 54 430 950

registered in the Commercial Register maintained by the Municipal Court Bratislava III, Section: Sro, Insert No.: 162405/B

ESKA FINANCE sas

with its registered seat at 16 Avenue Fernand Dunan 06310 Beaulieu-sur-Mer, France

Corporate ID (SIREN): 978 149 680

registered in the Commercial Register maintained by the Commercial Court of Nice.

If you contract (including pre-contractual relationship) with any of the ESKA Finance companies in any capacity or if you provide your personal data to any of the ESKA Finance companies, your data controller will be the ESKA Finance company with which you contract or to which you have provided your personal data. If you are an individual related to one of our customers/suppliers, the relevant data controller is the ESKA Finance company with which the customer/supplier contracts. It is also not excluded that in a particular case, two or more ESKA Finance companies will be joint controllers.

For purposes of compliance with the GDPR, ESKA Finance s.r.o. (based in Slovakia) is the main establishment as defined in Article 4(16) of the GDPR for all of our ESKA Finance companies.

We take privacy very seriously.

If you have any questions regarding processing of your personal data, please, contact us via e-mail at privacy@eskafinance.com or via registered mail at the address of registered seat of the respective ESKA Finance Company (above).

If you wish to exercise your rights described in Section 8 below, please, use this [Data Subject Right Request Form](#) or write us via email at privacy@eskafinance.com.

2 What are the personal data? What kind of your personal data we process and how we collect them?

Personal data is any information allowing to establish your identity as individual, or any information specific to you.

We collect and process only such personal data which are necessary for us to:

- conclude contracts with customers and suppliers and perform obligations arising thereof,
- comply with our statutory obligations,
- protect our legitimate interests.

If it is not absolutely necessary, we do not process any special categories of personal data within the meaning of Article 9(1) of GDPR.

Particular scope of personal data we collect and subsequently process depends on what type of data subject you are.

In most cases, we obtain personal data directly from you, for example when you, or the company you act on behalf of, conclude a contract with us (either as customer or supplier) or provide us with information by completing forms. In some cases, we also get your personal data indirectly, e.g. from external resources (various registers and open resources), but always in compliance with the valid legal regulations.

3 What categories of personal data we process, for what purposes and on what legal basis? How long do we store your personal data? Is disclosure of your personal data to us mandatory or voluntary?

	Purpose of processing	Legal basis of processing	Data subject	Personal data processed	Retention period	Mandatory/voluntary basis of Disclosure
1.	Performance of contracts with customers	Article 6 (1) (b) of GDPR (performance of a contract to which the data subject is party)	our customers - individuals (entrepreneurs)	general personal data (such as name, surname, place of business, business ID No., tax ID No., e-mail address, telephone number, bank account No., country of citizenship/residence, marriage status etc.)	term of the contract and expiration of the time period after termination of the contract necessary in order to exercise the rights and perform the obligations under the contract and generally 5 years from the end of the contractual relationship with the customer. In any case, no more than what is provided for by the statute of limitations that allows us to ensure our defence in the event of litigation.	Disclosure of your personal data is voluntary. However, if we will not be provided with the necessary personal data, we will be unable to perform a contract concluded with you (or the person for whom you act).
		Article 6 (1) (f) of GDPR (our legitimate interest in entering into a contract with customer – legal entity, as well as in communication with contact persons of our customers)	individuals acting on behalf of our customers - legal entities, as well as contact persons of our customers	general personal data (such as name, surname, (corporate) e-mail address, (corporate) telephone number, existence of labour or other relationship with respective customer, working position etc.)		
2.	Pre-contractual negotiations with potential customers	Article 6 (1) (b) of GDPR (taking steps at the request of the data subject prior to entering into a contract)	our potential customers - individuals (entrepreneurs)	general personal data (such as name, surname, place of business, business ID No., e-mail address, telephone number, bank account No., country of citizenship/of residence, marriage status etc.)	until conclusion of the contract or until the moment when it becomes clear that no contract will be concluded, however, in any case, for maximum period of 12 months from the provision of the data	Disclosure of your personal data is voluntary. However, if we will not be provided with the necessary personal data, we will be unable to implement the measures leading to conclusion of a contract with you (or the person for whom you act).
		Article 6 (1) (f) of GDPR (our legitimate interest in implementing measures leading to conclusion of a contract with customer – legal entity, as well as in communication with contact persons of our potential customers)	individuals acting on behalf of our potential customers - legal entities, as well as contact persons of our potential customers	general personal data (such as name, surname, (corporate) e-mail address, (corporate) telephone number, existence of labour or other relationship with the respective potential customer, working position		

		persons of our potential customers)		etc.)		
		Article 6 (1) (f) of GDPR (our legitimate interest in entering into valid contracts with customers which are individuals - entrepreneurs)	spouse of a potential customer - individual (entrepreneur)	general personal data (such as name, surname, date of birth etc.)	term of the contract with the respective customer – individual (entrepreneur) and expiration of the time period after termination of the contract necessary in order to exercise the rights and perform the obligations under the contract	Provision of the personal data is a requirement for conclusion of the contract.
3.	Recording phone calls with (potential) customers – monitoring customer interactions and ensuring quality of our services	Article 6 (1) (a) of GDPR (consent of data subject)	our (potential) customers - individuals (entrepreneurs), individuals acting on behalf of our (potential) customers - legal entities, as well as contact persons of our (potential) customers	general personal data contained in voice records of telephone calls with customers special categories of personal data in case the voice record can qualify as biometric data	60 days or until the withdrawal of your consent	Disclosure of your personal data is voluntary.
4.	Fulfilment of obligations arising from applicable Laws deriving from the EU directives on protection against the legalization of income from criminal activity and on protection against financing of terrorism ("AML/CFT Act")	Article 6 (1) (c) of GDPR (compliance with our legal obligations)	our customers – individuals (entrepreneurs), individuals authorised to act on behalf of our customers – legal entities, customer's authorised representatives acting based on a power of attorney and persons authorised to act on behalf of them, customer's ultimate beneficial owners	general personal data required by AML/CFT Acts	5 years from the end of the contractual relationship with the customer, or longer if requested by the financial reporting entity in accordance with the AML/CFT Acts	Disclosure of your personal data obligatory and results from the AML/CFT Acts.
5.	Checking the credit history of our (potential) customers	Article 6 (1) (f) of GDPR (our legitimate interest in checking the credit history of (potential) customers in their home country)	(potential) customers – individual entrepreneurs	general personal data regarding credit history	until full payment of all the payments under the agreement with customer (if the contract was concluded) or until the moment when it becomes clear that no	Disclosure of your personal data is voluntary but it is our condition for conclusion of a contract with you and for its duly fulfilment. In some cases, we may obtain the

					contract will be concluded; however, in such a case, for a maximum period of 12 months from provision of the data	necessary data without your cooperation from registers operated by third parties.
6.	Checking the existence of (potential) customers' pending and completed lawsuits	Article 6 (1) (f) of GDPR (our legitimate interest in checking the existence of pending and completed lawsuits of our potential customers and customers and notably to check their creditworthiness)	(potential) customers – individual entrepreneurs	general personal data regarding pending and completed lawsuits	until full payment of all the payments under the agreement with customer (if the contract was concluded) or until the moment when it becomes clear that no contract will be concluded; however, in such a case, for a maximum period of 12 months from provision of the data	Disclosure of your personal data is voluntary. In some cases, we may obtain the necessary data without your cooperation from registers operated by third parties. This data is disclosure in accordance with the specific legal requirements of the country of providing services
7.	Analysing account statements of (potential) customers	Article 6 (1) (b) of GDPR (taking steps at the request of the data subject prior to entering into a contract) Article 6 (1) (f) of GDPR (our legitimate interest in analysing account statements)	(potential) customers – individual entrepreneurs	general personal data regarding account statements, access to psd2 (open banking) and the data obtained through this access	until full payment of all the payments under the agreement with customer (if the contract was concluded) or until the moment when it becomes clear that no contract will be concluded; however, in such a case, for a maximum period of 12 months from provision of the data	Disclosure of your personal data is voluntary but it is our condition for conclusion of a contract with you and for its duly fulfilment.
8.	Verification of eligibility of (potential) customer to stay in the EU territory	Article 6 (1) (f) of GDPR (our legitimate interest in checking resident permits of potential customers and customers from non-EU countries)	(potential) customers – individual entrepreneurs from non-EU countries	general personal data (such as name, surname, existence of residency permit and its details)	until full payment of all the payments under the agreement with customer (if the contract was concluded) or until the moment when it becomes clear that no contract will be concluded; however, in such a case, for a maximum period of 12	Disclosure of your personal data is voluntary but it is our condition for conclusion of a contract with you and for its duly fulfilment.

					months from provision of the data	
9.	Detecting the location of a motor vehicle	Article 6 (1) (f) of GDPR (our legitimate interest in detecting the location of a motor vehicle owned by ESKA Finance and used by customer)	customers – individual entrepreneurs and persons using the motor vehicle location of which is being detected	motor vehicle's location data	until the relevant motor vehicle is repossessed by us or until full payment of payments under the respective agreement with customer	We install GPS devices in all vehicles financed through ESKA Finance, but we activate them (and obtain data from them) only till full payment of payments under the agreement
10.	Raising awareness of us in online environment (e.g. through our social media profiles) and related interaction with (potential) customers	Article 6 (1) (f) of GDPR (our legitimate interest in raising awareness of us in the online environment) These interactions with (potential) customers are governed by the personal data protection policies of these social medial	visitors to our website and our profiles on social media	general personal data of various type you provide us with in the online environment (e.g. through our social media profiles)	until filing of a legitimate objection to the processing	Provision of personal data is voluntary. However, if you do not provide us with your personal data, we will not be able to communicate with you in an online environment (e.g. through our social media profiles).
11.	Processing cookies on our website	Article 6 (1) (a) GDPR (consent of the data subject)	visitors of our website	general person data including information about the activities and preferences of the website' visitors within the scope of the consents granted	period of duration of the consent or until the withdrawal of your consent	Disclosure of personal data is voluntary.
		Article 6 (1) (f) of GDPR (our legitimate interest in ensuring protection and functionality of our websites)		general personal data necessary to ensure the protection and functionality of our website	until filing of a legitimate objection to the processing	Disclosure of your personal data is necessary of ensuring the protection and functionality of our website.
12.	Performance of contracts with suppliers	Article 6 (1) (b) of GDPR (performance of a contract to which the data subject is party)	our suppliers - individuals (entrepreneurs)	general personal data (such as name, surname, place of business, business ID No., e-mail address, telephone number, bank account No. etc.)	term of the contract and expiration of the time period after termination of the contract necessary in order to exercise the rights and perform the obligations under the contract and generally 5 years from the end of the contractual relationship with the customer. In any case, no more than what is provided for by the statute of limitations	Disclosure of your personal data is voluntary. However, if we will not be provided with the necessary personal data, we will be unable to perform a contract concluded with you (or the person for whom you act).
		Article 6 (1) (f) of GDPR (our legitimate interest in entering into a contract with supplier – legal entity, as well as in communication with contact persons of our suppliers)	individuals acting on behalf of our suppliers - legal entities, as well as contact persons of our suppliers	general personal data (such as name, surname, (corporate) e-mail address, (corporate) telephone number, existence of labour or other relationship with respective supplier, working position etc.)		

					that allows us to ensure our defense in the event of litigation.	
13.	Pre-contractual negotiations with potential suppliers	Article 6 (1) (b) of GDPR (taking steps at the request of the data subject prior to entering into a contract)	our potential suppliers - individuals (entrepreneurs)	general personal data (such as name, surname, place of business, business ID No., e-mail address, telephone number, bank account No., information from business cards, voice records etc.)	until conclusion of the contract or until the moment when it becomes clear that no contract will be concluded, however, for a maximum period of 12 months from provision of the data	Disclosure of your personal data is voluntary. However, if we will not be provided with the necessary personal data, we will be unable to implement the measures leading to conclusion of a contract with you (or the person for whom you act).
		Article 6 (1) (f) of GDPR (our legitimate interest in implementing measures leading to conclusion of a contract with supplier – legal entity, as well as in communication with contact persons of our potential suppliers)	individuals acting on behalf of our potential suppliers - legal entities, as well as contact persons of our potential suppliers	general personal data (such as name, surname, (corporate) e-mail address, (corporate) telephone number, existence of labour or other relationship with the respective potential supplier, working position, information from business cards, voice records etc.)		
14.	Bookkeeping	Article 6 (1) (c) of GDPR (compliance with our legal obligations)	data subjects the personal data of which are listed in accounting documents kept by us (e.g. individuals - entrepreneurs, members of statutory bodies of legal entities, etc.)	general personal data (such as business name, place of business, business ID No., tax ID No. and VAT No. of an individual - entrepreneur, name and surname of the person authorised to act on behalf of a legal entity etc.)	10 years	Disclosure of your personal data is mandatory and results from the applicable tax and accounting legislation.
15.	Protection of legal claims of ESKA Finance	Article 6 (1) (f) of GDPR (our legitimate interest in protection of our legal claims)	persons against whom we assert any legal claim and persons who assert any legal claim against us	general personal data (such as name, surname address, contact email and telephone number, existence of labour or other relationship with respective person which have made legal claim against us, working position etc.) and any necessary personal data including special category of personal data (e.g. health data), but only if they are relevant in a given dispute	until the dispute is settled out of court or until a court or other authority makes a final decision on the matter	Disclosure of your personal data is voluntary. However, in most cases, we already dispose with your personal data due to existence of previous relationship with you.

16.	Sending advertising newsletter	Article 6 (1) (a) of GDPR (consent of data subject)	persons who requested or agreed to receive the advertising newsletter	general personal data (such as name, surname, contact email, telephone number)	duration of the consent, until unsubscribing	Disclosure of your personal data is voluntary. However, if you do not provide us with the necessary personal data, we will not be able to send you an advertising newsletter, the content of which could be interesting and/or beneficial to you.
		Article 6 (1) (f) of GDPR (our legitimate interest in direct marketing, gauging potential interests in our services)	existing and former customers (individual entrepreneurs), contact persons of existing and former customers		3 years of the date of termination of relevant customer's contract with ESKA Finance, or until the moment of exercise of the right to object to sending marketing information	
17.	Seeking feedback from customers	Article 6 (1) (f) of GDPR (our legitimate interest in receiving feedback on our services, which help us to improve the services we provide)	existing and former customers (individual entrepreneurs), contact persons of existing and former customers who filled in our feedback questionnaire	general personal data (such as name, surname, contact email, telephone number, feedback etc.)	1 year of the date of termination of relevant relationship with ESKA Finance	Disclosure of your personal data is voluntary.
18.	Communication with person having filled in our contact form and dealing with the person's query	Article 6 (1) (f) of GDPR (our legitimate interest in resolution of query specified in the contact form)	person who filled in the respective contact form	general personal data contained in the contact form such as name, surname, e-mail address, telephone number, information describing data subject's position in the company (s)he works for, or for which (s)he filled in the contact form	2 months after resolution of the relevant query	Disclosure of personal data is voluntary. However, if you do not furnish your personal data, we will be unable to resolve the issue described in contact form.
19.	Archiving (registry system)	Article 6 (1) (c) of GDPR (compliance with our legal obligations)	affected persons listed in the registry records	general personal data stated in the registry records	as required by the applicable law depending on the type of document	Further processing of personal data originally provided for another purpose which is compatible with the original purpose of processing.
20.	Target marketing	Article 6 (1) (f) of GDPR (our legitimate interest in generating sales leads, gauging potential interests in our	persons falling into respective target group	name, contact details, professional activity publicly available information relevant to your position in your	for the period of respective marketing campaign or until the person object to the	We obtain the data from (open) external resources.

		services, running marketing campaigns)		organisation and industry events you're attending	processing of his/her data.	
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4 To whom we disclose your personal data?

We do not make your personal data public. We neither disclose, nor provide your personal data to any entities other than those described below.

4.1 External suppliers

We provide your personal data to some of our suppliers. In doing so, we ensure that the selection of our suppliers and their processing of your personal data is fully compliant with the GDPR.

Such external suppliers include providers of the following services:

Provider of accounting and payroll services (based in the Slovak Republic, in France)

Standard software providers (e.g., Microsoft, Google)

Law firms providing legal services (based in Slovakia, in France)

Provider of cloud services (Google Cloud Service)

CRM providers (having servers based in Belgium and France, in the USA)

Provider of telecommunication services (based in Bulgaria and Spain)

Transport, courier and postal companies

Recruitment agencies

In addition, ESKA Finance cooperates with companies providing it with analytical and advertising services and participating in the implementation of its marketing campaigns (e.g. Google LLC and Facebook, Inc.). These companies allow us to better understand how users use our website, place our advertising online and measure its performance. In doing so, they may use cookies and similar technologies to collect data about your interaction with us, as well as with other sites. For more information about these services and on protection of your privacy, please, see the cookie banner on our website and the [Cookies Policy](#).

4.2 Compliance with Obligations Resulting from Legal regulations and Enforcing and Defending Claims

We may also provide your personal data to other persons in order to comply with our obligations resulting from the applicable legal regulations or lawful requests received from public authorities.

Such categories of recipients include various public authorities, including authorities competent to exercise control over our activities, or other authorised bodies in connection with archiving of documents.

4.3 Asserting and defending legal claims

We may also disclose your personal data to other persons for the purpose of asserting our legal claims or defending ourselves effectively against claims brought against us.

Such categories of recipients include, in particular, courts (including arbitrators and arbitration tribunals), executors, notaries, translators, or other relevant public

authorities.

4.4 Our Employees

Your personal data can also be accessed by our employees. Our employees might have access to your personal data on a strictly need-to-know basis typically governed and limited depending on the working position of the particular employee.

4.5 Prospective investors

If we sell any part of our business or our assets, we may need to disclose your personal data to prospective investors for due diligence purposes and to make the operation effective.

5 Transfer of personal data to third countries or international organizations

By default, we seek not to transfer your personal data to a third country outside EU and/or European Economic Area (“**Third Country**”).

However, some of our external suppliers specified in Section 4.1 above or their suppliers/processors might have servers located in Third Countries, e.g. in the United States of America (“**U.S.**”). Any transfer of personal data outside EU or European Economic Area is done by us only under strict compliance with GDPR. In case of transfer of personal data to U.S., we require each recipient to be member of the EU-US Data Privacy Framework. In case of recipients in Third Countries which (under the opinion of the European Commission) not ensure adequate level of protection of personal data, we enter into EU model Standard Contractual Clauses (SCC) with us and follow equivalent safeguards in place.

We do not intend to transfer personal data to any international organization.

6 How do we protect your personal data?

We continuously evaluate and modernize our implemented safety, technical and organizational measures to secure a safe processing of your personal data. We protect the personal data storing database against damage, destruction, loss and unauthorized use. Should you wish to receive more information concerning the security of your personal data, do not hesitate to contact us at privacy@eskafinance.com.

7 How long do we store your data?

We store your personal data only for periods of time as may be required to attain the purpose for which your data have been collected. If we process your personal data on the basis of our legitimate interest, they continue to be processed until the reason for the processing cease to exist, or until you exercise your right to object to the processing. However, please note that even if a reason for processing of your personal data ceases to exist, this does not automatically mean that we erase your personal data. As a matter of fact, we may – and in certain cases we are required to – continue processing personal data for a different purpose (e.g. archiving) supported by another legal basis.

In the event of a dispute or pre-litigation, we retain the necessary personal data until the dispute has been finally resolved.

For more detailed information concerning personal data storage periods, please see table in Section 3 above.

8 What are your rights?

As we process your personal data, you can exercise a number of rights against us as set out below. You can exercise these rights by filling in this online [Data Subject Right Request Form](#) or sending an email to privacy@eskafinance.com. We will inform you of the manner of disposal of your request within 30 days of its delivery. In justified cases, this time limit may be extended to 60 days; in such a case, we will notify you in advance.

8.1 Right of access

You have the right to request access to your personal data according to Article 15 of GDPR.

In simple terms, you have the right to obtain from us a confirmation whether we do, or do not process your personal data. If we do, you have the right to be provided with access to such personal data, as well as the information about the categories of your personal data we process, for what purpose(s), to whom were your personal data disclosed, from what source we have obtained the data (unless we have obtained them from you), whether they were transferred to a Third Country, period of their storing, as well as how to request rectification, erasure or restriction on the processing of your personal data, the right to object to such processing and the right to file a complaint to the relevant supervisory authority.

8.2 Right to rectification

You have the right to rectification according to Article 16 of GDPR.

We really care that we process only correct and complete personal data. If, however, you discover or believe that this is not the case, you have the right to request that we either rectify, or update your personal data.

8.3 Right to erasure (Right to be forgotten)

You have the right to erasure of personal data according to Article 17 of GDPR.

This means that you may request that we erase personal data concerning you that we process, provided that no exemption stipulated by law applies, and that one of the following conditions is satisfied:

- your data are no longer needed for the purposes for which they have been collected;
- you withdraw your consent to processing of personal data and, at the same time, there is no legal basis backing their processing;
- you raise an objection to the processing of your personal data backed by one of our legitimate interests and, at the same time, there are no overriding legitimate interests backing their continuing processing, or you raise an objection to their processing for direct marketing purposes;
- personal data were processed unlawfully.

Also, we will inform other recipients of your personal data that you have exercised your right of erasure. Accordingly, those additional recipients should erase all references/links to your personal data if this is feasible, having regard to the available technology and the costs of implementation of those steps.

8.4 Right to restriction of processing

You have the right to restriction of processing according to Article 18 of GDPR.

In simple terms, you may request that we restrict processing of your personal data, as long as one of the following reasons is concerned:

- if you believe that your personal data we process are incorrect, until their accuracy is verified;
- processing of your personal data is unlawful and you chose to request restriction of their processing rather than their erasure;
- we no longer need your personal data for their processing; however, you may still need those data to evidence, enforce and defend your legal claims;
- if you object to processing of your personal data, until it is established whether legitimate reasons for their processing overrides your legitimate interests.

If your objection is successful and processing of your personal data is to be restricted, we will inform you in advance if restriction on processing is lifted.

8.5 Right to data portability

You have the right to data portability according to Article 20 of GDPR.

Briefly speaking, if we process your personal data based on your consent (Article 6 (1) (a) of GDPR) and/or based on a contract concluded with you (Article 6 (1) (b) of GDPR) and the processing is performed through automated means, you have the right to obtain those data in a structured, commonly used and machine-readable format. You may transfer those data also to third persons and, on your request, we will thus transfer your data directly to a processor of your choice, provided that this is technically feasible.

8.6 Right to object

You have the right to object against processing (including profiling) based on legitimate or public interest and the right to object against the processing for direct marketing purposes (including profiling) according to Article 21 of GDPR.

This means that (on grounds relating to your particular situation) you have the right to object to processing of your personal data carried out on the basis of our legitimate interest, including profiling based on our legitimate interest. Unless we demonstrate compelling legitimate grounds for the processing which override your rights and freedoms, we are no longer allowed to process your personal data.

If we process your personal data for direct marketing purposes, you have the right to object at any time to such processing (including profiling) to the extent that it is related to such direct marketing. If you object to such processing, we will no longer be allowed to process your personal data for those purposes.

In each marketing-related e-mail (if any), we will offer you the possibility to unsubscribe if you no longer wish to receive marketing information from us. You can do so by clicking on the "Unsubscribe" link located at the bottom of our marketing e-mails.

8.7 Right to withdraw consent

If we process your personal data under a consent given by you, you are entitled to withdraw such consent at any time. However, please be aware that withdrawal of your consent has no bearing on legitimacy of any processing of your personal data under your consent prior to its withdrawal.

8.8 How can you exercise your rights?

You can contact us by sending a letter to the address of registered seat of ESKA Finance, by sending an e-mail to privacy@eskafinance.com or by filling in this [Data Subject Right Request Form](#).

8.9 Filing complaints

If you believe that we process your personal data in breach of the applicable legal regulations governing the protection of personal data, you are entitled to lodge a complaint with our principal supervisory authority, namely the Office for Personal Data Protection of the Slovak Republic at the following address:

Úrad na ochranu osobných údajov Slovenskej republiky

Hraničná 12
820 07 Bratislava 27
Slovenská republika
<https://dataprotection.gov.sk/uouu/sk>

For France, the Office for Personal Data Protection is the “Commission Nationale de l’Informatique et des Libertés” (CNIL):

CNIL
Service des Plaintes
3 Place de Fontenoy
TSA 80715
75334 PARIS CEDEX 07
<https://www.cnil.fr/fr>

If your habitual residence or place of work is in another Member State of the European Union, you may lodge your complaint also with the supervisory authority in that member state.

9 Existence of automated decision-making, including profiling

In the process of assessing applications from potential customers to enter into a contract with us (i.e. in the process of assessing applications for financing the purchase of a vehicle through ESKA Finance), in some cases, automated decisions are made based on profiling.

As part of profiling of a potential customer, the data obtained directly from him/her and/or in accordance with valid legal regulations from external sources, including open data, are taken into consideration. Based on them, automated decisions are made by the system using algorithms intended for this purpose. During profiling, ESKA Finance takes into account several data that can positively as well as negatively influence the decision on the potential customer's application (e.g. riskiness of the potential customer, his/her assets and liabilities, payment discipline and other data obtained from him/her and/or with his/her consent at the time of assessment of the application). Based on the acquired risk profile of the potential customer, the application can then be assessed in automated decision-making, while this decision can have an impact on the automatic rejection of the application.

In the event that during assessing of your request, automated decision-making will occur, including profiling in accordance with Article 22 of the GDPR, you have the right to human intervention on the part of ESKA Finance, the right to your opinion, as well as the right to challenge the decision made on the basis of automated decision-making, including profiling.

In addition to the above, we carry out profiling for the purpose of predicting your future interests and displaying targeted advertising. We create individual profiles based on the analysis of your personal data (which you have provided to us directly, which we have obtained from your browsing on internet, or which our suppliers have provided to us) in order to provide you with offers that are relevant and interesting to you.

10 Personal data concerning minors

We do not, and do not intend to process personal data of persons below 16 years of age. Should we become aware of any processing of such data, this will be immediately discontinued and those personal data will be erased.

11 Links to other websites and third-party content

We may provide links to third-party websites, services, and applications that are not operated or controlled by ESKA Finance. This Privacy Notice does not apply to the privacy practices of those third parties. The fact that we link to a website, service, or application is not an endorsement, authorisation, or representation of our affiliation with that third party. We encourage you to review the privacy policies of any third-party service before providing any personal data to or through them.

In Bratislava, 15.10.2024