

## Notice and request of consent to processing personal data (physical person)

Notice and request of consent to processing personal data as per artt. 13 e 14 of European Regulation 2016/679 (GDPR) on data protection and privacy for individuals as well as the export of personal data outside the EU and EEA.

Alba Leasing is responsible for ensuring that it processes your personal data in compliance with data protection law. The purpose of this notice is to explain what personal data Alba Leasing collects and how Alba Leasing uses it.

“Processing” personal data refers to any operations performed on this personal data (whether those operations are automated or not). Common types of personal data processing include (but are not limited to) collecting, recording, organising, structuring, storing, modifying, consulting, using, publishing, combining, erasing, and destroying data.

### 1 Data Controller and Data Protection Officer (DPO)

Alba Leasing Spa, Via Sile n. 18, 20139 – Milano is the Data Controller.

If you would like further information about Alba Leasing’s processing of your personal data or the exercise of any of the rights referred to above, please address questions, comments and requests to the Data Protection Officer of the Alba Leasing at [mail.privacy@albaleasing.eu](mailto:mail.privacy@albaleasing.eu).

### 2 Uses of your personal data and legal basis for processing

Alba Leasing Spa, as Data Controller, process information that you or someone acting on your behalf provides to Alba Leasing or occasionally information that Alba Leasing obtains from other sources like:

- referrals from intermediaries (e.g. placing banks, commercial partners);
- personal data that Alba Leasing collects from background checks Alba Leasing may perform on you which may include electronic identity verification your credit history, your directorships (if any) and enhanced due diligence reports;
- personal data that Alba Leasing collects from data bases, portals and public information including adverse media checks.

Personal data are processed in compliance with applicable laws for the following purposes:

- to comply with legal and regulatory obligations that Alba Leasing has to discharge. This includes reporting to the relevant authorities, complying with anti-money laundering obligations and tax reporting obligations;
- to fulfill contractual obligations with you or to or in order to take steps in preparation for entering into a contract, in order to establish, exercise or defend its legal rights or for the purpose of legal proceedings. Alba leasing may decide based on **automated processing, including profiling**, which produces legal effects on data subject however only when it is necessary for entering into, or performance of, a contract with the data subject. Therefore Alba Leasing is exempted from requesting your consent as per art. 22, (2), a) of the GDPR.
- for Alba Leasing’s legitimate business interests, where those interests are not overridden by prejudice to your privacy, such as to effectively and efficiently manage the relationship and the communication with you;
- for direct sale of products or services and for marketing purposes, by advertising material and commercial communications in connection with the products and services that Alba Leasing or third parties provides, for market survey, or for quality

checks using electronic methods (e.g. electronic mail, fax, short text messages), as well as traditional contact methods (telephone, postal mail);

- v. to personalize our offer in terms of content or features, that match your interests and preferences which may also include processing of **sensitive data** which includes data about e.g. health.

The provision of your personal data is mandatory in relation to processing as per purposes i), ii) and iii) and therefore your consent is not required. Whether you refuse to provide such data, Alba Leasing would not be able to perform the contract or to comply with the related legal or regulatory obligations.

On the contrary consent for the processing of personal data under purposes iv) and v) is optional and failure to provide such consent does not prevent you to enter into or to proceed with a contract with Alba Leasing. However in case of sensitive data, your refusal may determine the impossibility for Alba Leasing to provide the services or the products you requested.

You have the right to withdraw your consent to Alba Leasing's processing of your personal data at any time by contacting the DPO.

### 3 Disclosure of personal data to third parties

Where personal data is disclosed to its Associates, Alba Leasing will take steps to ensure that the personal data is accessed only by those persons who need to do so for the purposes described in this notice.

Alba Leasing may disclose personal data outside of Alba Leasing, as follows:

- to third party agents, service providers, contractors and professional advisors for the purposes of providing services to you. These third parties, duly appointed as data processors, will be subject to confidentiality requirements and they will only use personal data on Alba Leasing's behalf for the purposes described in this Privacy Notice;
- to debt recovery agencies if you default on a debt and to credit reference agencies for verification and credit reference purposes. Credit reference agencies may retain a record of searches or enquiries undertaken by Alba Leasing in respect of you which may form part of your credit history;
- to shareholders, placing agents, commercial partners and counterparties;
- to the extent required by law, for example if Alba Leasing is under a duty to disclose personal data in order to comply with any legal or regulatory obligations.

Within Alba leasing your data will be disclosed to the persons tasked with processing (employees, consultants, etc).

Alba Leasing maintains a list of such parties which is available on Alba Leasing web site [www.albaleasing.eu](http://www.albaleasing.eu) under the section "Privacy" or upon request to file to DPO.

### 4 Rights in relation to personal data

You have a number of legal rights in relation to the personal data that Alba Leasing holds about you. These rights include:

- the right to obtain information regarding the processing of your personal data and access to the personal data which Alba Leasing holds about you;
- the right to request rectification, anonymisation or cancellation of your personal data if it is inaccurate or incomplete;
- the right to withdraw your consent to Alba Leasing's processing of your personal data at any time. Please note, however, that Alba Leasing may still be entitled to process your personal data if Alba Leasing has another legitimate reason (other than consent) for doing so. Except as described below, Alba Leasing is not relying on your consent in order to process your personal data for the purposes and in the manner set out in this Privacy Notice;
- the right to request that Alba Leasing restrict, its processing of your personal data in certain circumstances in cases where the accuracy of personal data is contested (for the period necessary for the Data Controller to verify the accuracy of such personal data), if the treatment is illicit and/or the interested party has opposed the processing. Please note that there may be circumstances where you ask Alba Leasing to restrict, its processing of your personal data but Alba Leasing is legally entitled to continue processing your personal data and / or to refuse that request;
- in some circumstances, the right to data portability i.e. the right to receive some personal data in a structured, commonly used and machine-readable format and to transmit such data to another Data Controller only whether the processing is based on consent and only for data processed by electronic means;
- the right to request information on the automated decision processing as well as to request the human intervention by the Data Controller and to request hi/her opinion or to contest the data processing.
- the right to lodge a complaint with the Italian data protection regulator at [www.garanteprivacy.it](http://www.garanteprivacy.it). if you think that any of your rights have been infringed by Alba Leasing.

#### Right to object

The data subject has the right to object, at any time, on grounds relating to his or her particular situation, at any time to processing of personal data concerning him or her, including profiling based on those provisions. <sup>2</sup>The controller shall no longer process the personal data unless the controller demonstrates compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims.

You can exercise your rights by contacting Alba Leasing DPO at [mail.privacy@albaleasing.eu](mailto:mail.privacy@albaleasing.eu).

#### 5 Transfers of personal data outside the European Economic Area

Alba Leasing does not transfer your personal data outside the European Economic Area ("EEA").

#### 6 Retention of personal data

Alba Leasing retains the data in a form that allows the identification of customers for a period of time necessary to achieve the specific purposes of the processing, in compliance with contractual and / or regulatory obligations.

Where personal data are collected in the pre-contractual phase between Alba Leasing Spa and potential customers, personal data will be kept for the time necessary to prepare and complete the preliminary due diligence aimed at the execution of the contract.

If the due diligence leads to a negative outcome, Alba Leasing will retain the collected data, for a period of 1 year at latest.

ALBA LEASING S.P.A.

**Code of conduct and professional practice applying to information systems managed by private entities with regard to consumer credit, reliability, and timeliness of payments DISCLOSURE**  
(Published in the Official Journal no. 300 dated 23 December 2004)

**How we use your data**

(art. 13 of the Code on Personal Data Protection art. 5 of the Code of conduct on credit reporting systems)

Dear Customer,

To grant you the financing required, we use some data concerning you. This information is either provided by you, or collected by us by consulting some databases. Without these data, which we need to evaluate your reliability, the financing may not be granted to you.

This information will be retained by us; some will be communicated to big databases established to evaluate the credit risk, managed by private entities and accessible by several entities. This means that other banks or holding companies to which you will ask for another loan, a financing, a credit card, etc., also to purchase by installments a consumer good, will be able to know if you have recently submitted us a financing request, if you have other outstanding loans or financings and if you regularly pay the installments.

If you pay regularly, the retention of this information in the databases requires your consent. In case of delayed payments or omitted payments, or in case the financing concerns your business or professional activity, your consent is not necessary.

You have the right to know your data and to exercise the various rights related to their use (rectification, updating, cancellation, etc.).

For any request concerning your data and, use in your interest the facsimile available in the website

[www.garanteprivacy.it](http://www.garanteprivacy.it) and forward it to our Company:

**Alba Leasing SpA:** Via Sile, 18 - 20139 Milano

and/or to the following companies:

**CRIF S.p.A.; Associazione Italiana Leasing per la BDCR - Assilea.**

Below you can find their contacts and additional explanations.

We retain your data at our Company for all that is necessary to manage the financing and to fulfil obligations laid down by the law.

In order to better evaluate the credit risk, we communicate some of them (*personal data, also of the person potentially jointly committed, type of contract, amount of the financing, repayment method*) to credit reporting systems, which are regulated by their code of conduct (published in the Official Journal General Series no. 300 dated 23 December 2004; available on the website [www.garanteprivacy.it](http://www.garanteprivacy.it)).

Data are accessible also by different banks and financial operators participating, of which we indicate the categories below.

Data concerning you are periodically updated with information acquired during the relationship (*payments performance, outstanding debt, state of the relationship*).

Within the scope of credit reporting systems, your data will be treated, according to organization, comparison and processing procedures strictly necessary in pursuit of the

objectives described above, by our employees of the central and peripheral competent structures (such as Credits, Operations, Market, Administration, Legal, Debt Collection, Litigation, Internal Audit, Organisation and Information Systems), and by member/placement banks or business partners considered as autonomous owners or appointed as controllers or processors of the treatment to whom or which, on the basis of existing conventions, tasks for collection and/or investigation of a bid for credit or management of a loan relationship have been placed. These treatments will be carried out with information technology, telematic and manual tools that guarantee the security and confidentiality of the data, also by means of communication at a distance.

Your data are subject to particular statistical processing in order to assign to you a summary evaluation or a score about your degree of reliability and solvency (so called "creditscoring"), taking into account the following main types of factors: number and characteristics of existing loan relationships, trend and history of the payments of existing or settled relations, potential existence and characteristics of the new loan requests, history of the settled loan relations.

Some additional information may be provided to you in case of rejection of a loan request.

The credit reporting systems we use are:

**1. IDENTIFICATION DETAILS:** CRIF S.p.A., with registered office in Bologna, Public Relations Office: Via Zanardi, 41 - 40131 Bologna. Fax: 051 6458940, tel.: 051 6458900, website: [www.consumatori.crif.com](http://www.consumatori.crif.com) / **TYPE OF SYSTEM:** SIC EURISC is a credit reporting system both positive and negative / **PARTICIPANTS:** banks, financial intermediaries, private entities that in the course of a business or professional activity grant deferments of payment for the supply of goods or services / **TIME LIMITS FOR RETENTION OF DATA:** time limits indicated in the code of conduct, see table below / **USE OF AUTOMATED SYSTEMS FOR CREDIT SCORING:** YES / **OTHER:** CRIF S.p.A. is part of an international circuit of credit reporting systems operating in various European and extra-European countries and, therefore, the processed data may be communicated (being all law conditions met) to other companies, also abroad, which operate - in compliance with the law of their own country - as autonomous controllers of the above-mentioned credit reporting systems and then pursue the same purposes of processing of the system managed by CRIF S.p.A. (list of the affiliated foreign systems available at the website [www.crif.com/](http://www.crif.com/) ).

**2. IDENTIFICATION DETAILS:** "OWNER OF THE TREATMENT" *Associazione Italiana Leasing - Assilea*, Responsible for the treatment, to which the interested parties can send requests for the exercise of the rights set out in article 7 of Legislative Decree No 196/2003, is Società Assilea Servizi Surl (100% owned by Assilea Associazione Italiana Leasing), headquartered in Via Massimo d'Azeglio n° 33 - 00184 Roma - telephone 06 9970361 - fax 06 45440739; e-mail address: [postabdcr@assilea.it](mailto:postabdcr@assilea.it); certified email address: [bdcr@pec.assilea.it](mailto:bdcr@pec.assilea.it)

To request the access to your personal data use the indications available at the website: [www.assilea.it](http://www.assilea.it)

**TYPE OF SYSTEM:** BDCR Assilea is a credit reporting system both positive and negative / **PARTICIPANTS:** banks and financial intermediaries performing activities of financial leasing - leasing / **TIME LIMITS FOR RETENTION OF DATA:** time limits indicated in the code of conduct, see table below / **USE OF AUTOMATED SYSTEMS FOR CREDIT SCORING:** YES.

You have the right to access your data anytime.

Contact our Company referring to the *Chief Risk Officer* designated as Data Protection Officer (e-mail: [mail.Privacy@albaleasing.eu](mailto:mail.Privacy@albaleasing.eu)), domiciled for the functions at the Company's headquarters in Via Sile n. 18 - 20139 - Milano or to the controllers of the credit reporting systems, at the above-mentioned contacts.

Likewise, you can ask for the correction, updating or integration of the wrong or incomplete data, as well as the cancellation or blocking of those treated in violation of the law, or object to their use for legitimate reasons that are to be underlined in the request (article 7, article 8 of the code of conduct).

Time limits for retention of data in credit reporting systems:

Loan requests	<b>6 months</b> , in case the investigation requires it, or 1 month in case of rejection or renouncement of the request.
Lateness of payments of two instalments or of two months then remedied	<b>12 months</b> from the regularisation
Longer delays also for transactions	<b>24 months</b> from the regularisation
Negative events (that is delays, serious defaults, bad debts) not remedied	<b>36 months</b> following the end of the contractual period or from the date on which the last update was necessary (in the case of subsequent agreements or other significant events related to the refund) (*)
Relations that have developed positively (without delays or other negative events)	<b>36 months</b> if other relations with negative events not remedied exist. In the remaining cases, the time limit is 36 months from the date of termination of the relationship or of contract maturity, that is from the first update in the month subsequent those dates.

(\*) "The deadline for the data retention in relation to an unsettled breach of contract - without prejudice to the standard term of thirty-six months following the end of the contractual period or the termination of the relationship as referred in the art. 6, paragraph 5 of the «code of ethics» - can never exceed five years from the date of expiry of the relationship resulting from the loan agreement (Provision of the Guarantor of 06.10.2017 - Resolution No. 438) ".

Kind regards,

Alba Leasing S.p.A.

## CONSENT TO THE PROCESSING OF PERSONAL DATA

Alba Leasing may need to collect and use certain “special categories of personal data” and, in particular data related to your health. By signing below you consent to the collection and use of such data for the purposes of:

First Name and Last Name

Place and Date of Birth

Passport N°.


to the registration and processing in the above-mentioned Credit Reporting Systems according to the procedures reported in the mentioned disclosures of positive data of the contractual relationship with Alba Leasing Spa

I agree       I disagree

to the communications and related treatments of sensitive data that could be inferred or acquired by Alba Leasing Spa, always in so far as they are functional to the services and operations requested by me

I agree       I disagree

to the treatments of commercial information, market researches, products and services offered by Alba Leasing Spa

I agree       I disagree

to the treatments of commercial information, market researches, products and services offered by other entities indicated as indicated in the notice

I agree       I disagree

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Place and Date

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Signature