

Information on the processing of personal data

Information on the processing of personal data by Euler Hermes, Okurowska – Minkiewicz, Maliszewski – Kancelaria Prawna sp.k. (further referred to as the "Controller"), for:

- customers,
- counterparties,

and employees and representatives of afore-mentioned entities.

1. Controller of personal data

The controller of personal data is **Euler Hermes, Okurowska – Minkiewicz, Maliszewski – Kancelaria Prawna sp.k.** seated in Warsaw at Al. Jerozolimskie 98; 00-807 Warsaw (the "Controller"). The Controller can be contacted by post at the address of the seat or by mail: iodo@eulerhermes.com.

2. Data protection officer

The Data Protection Officer was designated at the Controller. This is a person who can be contacted in all issues which relate to the processing of personal data and to the enjoyment of the rights linked with the processing of personal data. The Data Protection Officer can be contacted as follows:

- by post at the address: Inspektor Ochrony Danych Euler Hermes, Okurowska – Minkiewicz, Maliszewski – Kancelaria Prawna sp.k., Al. Jerozolimskie 98; 00-807 Warszawa,
- via e-mail: iodo@eulerhermes.com;

3. Purposes of the processing of personal data and legal basis for the processing of the data

3.1. If you are a Customer

We will process the personal data for:

- concluding a contract and implementing its terms and conditions. The legal basis for the processing of the data is the necessity for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract;
- fulfilling obligations resulting from generally applicable regulations, in particular, from accounting rules and in connection with payment of taxes, including conducting and holding fiscal books and documents linked with conducting fiscal books and holding accounting evidence. The legal basis for the processing of the data are legal obligations resulting from tax regulations (e.g. General Tax Code, Law on VAT, Corporate Income Tax Law) and rules on accounting (Accounting Law);
- fulfilling statutory obligations towards public administration authorities, enforcement authorities and other authorised entities - The legal basis for the processing of the data is the necessity for compliance with legal obligations to which the Controller is subject;
- defending against potential claims or pursuing potential claims linked with a contract – if a dispute related to a contract arises. The legal basis for the processing of the data is our legitimate interest consisting in the possibility of defending against claims or pursuing claims,
- potentially implementing the rights of the data subject, in accordance with provisions of Article 12-22 GDPR. The legal basis for the processing of the data is a legitimate interest of the Controller consisting in implementing notified requests and ensuring accountability foreseen in the provisions of the general data protection regulation;
- potentially conducting activities aimed at informing of initiatives undertaken by the Controller, in particular, organised events, sending of newsletter. The legal basis for the processing of the data is a legitimate interest of the Controller consisting in maintaining business relations with existing customers or in case of entities not being the Controller's customers, accordingly, a legitimate interest of the Controller or voluntary consent;

- potentially taking actions linked with preventing money laundering and terrorist financing, the legal basis for the processing of the data is a legitimate interest of the Controller consisting in implemented group processes aiming at preventing money laundering and terrorist financing;
- potentially fulfilling obligations linked with FATCA/CRS reporting – the legal basis for the processing of the data is a legitimate interest of the Controller consisting in implemented group processes aiming at FATCA/CRS reporting;
- potentially verifying entities on sanction lists - the legal basis for the processing of the data is a legitimate interest of the Controller consisting in implemented group processes aiming at verifying entities on sanction lists and minimising a reputational risk.

3.2. If you are a counterparty

We will process the personal data for:

- concluding a contract and implementing its terms and conditions. The legal basis for the processing of the data is the necessity for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract,
- fulfilling obligations resulting from generally applicable regulations, in particular, from accounting rules and in connection with payment of taxes, including conducting and holding fiscal books and documents linked with conducting fiscal books and holding accounting evidence. The legal basis for the processing of the data are legal obligations resulting from tax regulations (e.g. General Tax Code, Law on VAT, Corporate Income Tax Law) and rules on accounting (Accounting Law).
- defending against potential claims or pursuing potential claims linked with a contract – if a dispute related to a contract arises. The legal basis for the processing of the data is our legitimate interest consisting in the possibility of defending against claims or pursuing claims;
- potentially implementing the rights of the data subject, in accordance with provisions of Article 12-22 GDPR. The legal basis for the processing of the data is a legitimate interest of the Controller consisting in implementing notified requests and ensuring accountability foreseen in the provisions of the general data protection regulation;
- potentially conducting activities aimed at informing of initiatives undertaken by the Controller, in particular, organised events, sending of newsletter. The legal basis for the processing of the data is a legitimate interest of the Controller consisting in maintaining business relations with existing customers or in case of entities not being the Controller's customers, accordingly, a legitimate interest of the Controller or voluntary consent.

3.3. If you are an employee of entities indicated in Points 3.1. – 3.3.

We will process the personal data for:

- implementing a contract connecting the Controller with an entity of which you are an employee/collaborator/representative, in particular, in order to confirm circumstances indicated in documents handed over by these

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 XII Wydział Gospodarczy Krajowego Rejestru Sądowego,
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entities in connection with the performance of this contract. The legal basis for the processing of the data is our legitimate interest consisting in the possibility of performing the afore-mentioned contract,

- potentially implementing the rights of the data subject, in accordance with provisions of Article 12-22 GDPR. The legal basis for the processing of the data is a legitimate interest of the Controller consisting in implementing notified requests and ensuring accountability foreseen in the provisions of the general data protection regulation.

4. Processed data categories

In connection with the conclusion and performance of the contract we can process accordingly the following personal data of the customers and counterparties cooperating with them: identification data (such as name and surname, name of conducted economic activities, registration numbers, in particular, tax identification number), contact data (including address of registered office, e-mail address, telephone number, fax number, employer's business name, occupational position or performed function), contact data (including address of registered office, e-mail address, telephone number, fax number, employer's business name), financial data, data on the economic operator's financial standing, data on concluded contracts and presented offers (including financial terms and conditions and financial data linked with the contract, date of contract conclusion), analyses and forecasts linked with the economic operator's economic situation and payment credibility, information on payment arrears, data on loss ratio.

5. Sources of data

- external sources: data collected from your Business Partners, Counterparties or Controller's Customers.
- other sources: data submitted by entities in which you are employed or of which you are representatives – to the extent necessary to perform the contract;

6. Information on automated decision-making and profiling

The Controller does not make automated decisions (including profiling) when using your personal data.

7. Storage period of personal data

We will process the personal data during the performance of the contract concluded with a company which you conduct/which you represent/in which you work/with which you cooperate as well as for a period of limitation to claim as regards this contract resulting from the applicable regulations. After this period your personal data can be processed only for purposes and for a period resulting from legal regulations (e.g. Law on Legal Advisers or Law on Advocates).

We will store the personal data included in the tax or accounting documentation until the expiry of the data storage obligations resulting from tax regulations and rules on accounting.

8. Recipients of personal data and transmission of data to third countries

We will transmit the personal data to:

- the Companies belonging to the Euler Hermes Group, including the companies established in Poland, i.e.: Euler Hermes Collections sp. z o. o. seated in Warsaw and Towarzystwo Ubezpieczeń Euler Hermes S.A., seated in Warsaw,
- authorised agents, agencies of research analyses, experts, consultants and specialist in communication management and events involving Euler Hermes, our supplier to which we will outsource the services linked with the processing of personal data, e.g. IT service providers, accounting, tax, advisory, audit or other service providers. Such entities process the data on the basis of a contract concluded with us and only in accordance with our instructions.
- your Business Partners, Counterparties or Controller's Customers for the benefit of which the Controller provides services in cooperation with your Business Partner or, Counterparty within the framework of the concluded contracts.
- courier or mail service suppliers,

The Controller of your data belongs to the Allianz Capital Group which runs activities with global outreach. W Depending on the

nature of offered products and services your personal data in justified cases can be transmitted to the entities established outside the European Economic Area. If the data are transmitted outside the European Economic Area (EEA) then we apply the rules on protection of personal data defined in the Euler Hermes Policy on Standards for the Protection of Privacy the integral part of which constitute the Allianz Group Binding Corporate Rules which constitute adequate safeguards concerning the transmission of the personal data. In case of the transmission of the data to third countries which were not considered by the European Commission as providing an adequate level of protection for personal data the Controller implements appropriate safeguards in order to provide w the adequate level of protection, in particular, through the standard contractual clauses approved by the European Commission and binding corporate rules approved by a relevant supervisory authority. You have the right to obtain copies of adequate safeguards concerning the transmission of the personal data – to obtain them you should contact the Controller or the Data Protection Officer.

9. Rights linked with the processing of personal data

You have the following rights linked with the processing of personal data:

- a. the right of access to personal data concerning you,
- b. the right to rectification of personal data concerning you,
- c. the right to erasure of personal data concerning you,
- d. the right to restriction of processing of personal data concerning you,
- e. if the processing is based on consent or the necessity for the performance of a contract to which the data subject is party and the processing is carried out by automated means - the right to data portability, i.e. the right to receive from us the personal data concerning you, in a structured, commonly used and machine-readable format. You have the right to transmit those data to another data controller or to request us to transmit the data to another controller. However, we will transmit those data to another data controller only where it is technically feasible.
- f. the right to object, on grounds relating to you particular situation to processing of personal data concerning you – in case when we process your data on the basis of our legitimate interest performed by the Controller or the third party.
- g. the right to object to processing of personal data concerning you for direct marketing purposes;
- h. the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or similarly significantly affects you;
- i. the right to lodge a complaint with a supervisory authority dealing with the protection of personal data, i.e. the President of the Personal Data Protection Office (Warsaw, Stawki 2).

At the same time, we inform that in connection with provision of legal aid by the Controller within the meaning of the Law on Legal Advisers or Law on Advocates, your requests for access to the personal data, including obtainment of their copies and restriction of processing of personal data, shall be implemented in so far as this does not violate adviser's or advocate's secret.

Furthermore, we inform that in connection with the processing of personal data by the Controller for the purposes linked with the provision of legal aid you do not have the right to lodge an objection to processing of personal data concerning you – in case when we process your data on the basis of our legitimate interest performed by the Controller or the third party.

In order to exercise the afore-mentioned rights indicated in Points a-g contact the Controller or the Data Protection Officer (contact data in Points 1 and 2 above)

10. Obligation to submit data

Data submission is voluntary but necessary to conclude and perform a contract.