



# Cepal Hellas Financial Services S.A.

## Data Protection Policy

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## 1. Introduction

Cepal Hellas Financial Services S.A. ("**Cepal**"), with headquarters at 209-211 Syngrou Avenue, 17121, Nea Smyrni, Attica, Greece., collects and processes personal data, as a Data Controller, for the purposes described in this Data Protection Policy (the "Policy") in accordance with the General Data Protection Regulation ("GDPR") and the applicable Greek legislation, including Law 4624/2019 on the protection of personal data, while taking the appropriate technical and organizational measures to protect personal data.

### 1.1. Scope

The adherence to this Policy as well as of all policies and procedures of Cepal is mandatory for all employees. This Policy applies in conjunction with the rest of Cepal's existing and future policies and procedures.

### 1.2. Definitions

**"personal data"** means any information relating to identified or identifiable natural person, directly or indirectly. An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier.

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

**"data subject"** means the identifiable natural person who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

**"controller"** means the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data.

**"processor"** means a natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller.



## 2. Persons that the Policy refers to

This Policy refers to natural persons such as debtors, co-debtors, guarantors, whose debts are included in the receivables portfolios that Cepal is servicing, according to the provisions in the context of the assignment by financial institutions / to be beneficiaries of the debts, as well as to any natural person affiliated with them or/and relating to their debts (such as persons that have provided guarantee or other collateral in favor of the debtor, family members, legitimate representatives, attorneys at law, shareholders and actual beneficiaries of debtors who are legal persons or entities).

In case the debtor, co-debtor and/or guarantor is a legal person or entity, this Policy refers to its representatives, partners, and members of management whose personal data are processed by Cepal for the purposes of servicing this legal person's debt.

## 3. Sources of Personal Data Collection

Personal data processed by Cepal includes data that has been collected by the Bank which granted the Loan and/or the Credit Facility (the "Receivables"), by which the debt arises as well as data collected from the following sources after the assignment of the receivables' servicing:

- Beneficiaries of the Receivables by Credit and Financial Institutions, who are Cepal's clients based on the respective Assignment of Receivables' Servicing Agreements.
- Loan and credit Servicers operating under article 1 par. 1(a) of Law 4354/2015, as currently in force, to whom the personal data may have been transferred prior the assignment of the receivables' servicing to Cepal.
- Attorneys-at-law, law firms, court bailiffs and notaries public.
- Debt collection companies under Law 3758/2009.
- Economic behavior Databases, such as Teiresias S.A that keeps (address:.1, Alamanas St., Maroussi, Attica, tel: +30 210 3676700, website: [www.tiresias.gr](http://www.tiresias.gr).)
- Publicly accessible sources, such as phonebooks, the Internet, courts, land registers and cadastral offices.
- Public authorities, services and bodies (including the Central Portal of the Public Administration and the tax authorities) in accordance with the legal provisions.



- Data collected directly from the data subjects in the context of contractual relationship with them.

#### 4. Personal data that Cepal processes

##### 4.1 The Personal data categories that are being processed by Cepal includes the following:

- Certification and verification of your identity ("Know Your Customer" - KYC).
- Contact information (such as postal and e-mail address, landline, mobile phone).
- Family and financial status, including information such as profession, earnings, dependent members, income tax return, other tax and income related documentation, solvency as well as any other data provided by the data subject (including data that concerns one's personal status as well as special categories of data collected in accordance with the provisions of the law directly by the data subjects, such as ones or his/her dependent persons' health condition data) or otherwise collected from publicly accessible sources for the purposes of the Code of Conduct under Law 4224 /2013 of the Bank of Greece.
- Data derived from the performance of one's agreement(s) with the Banking Organization that granted the loan and/or credit facility.
- Data concerning phone conversations records following the prior provision of information to debtors about the recording, in accordance with legal requirements of the Law 3758/2009, as in force.
- Payments history relating to your debt and payment services data.
- Letters or extrajudicial notices exchanged in relation to debts.
- Video data from CCTV system of Cepal's premises where there are the necessary warning signs /notices based on the applicable legal requirements.
- Minors' data only when the necessary legal requirement is met.
- Credit profiling/ credit scoring data from databases on economic behavior such as TIRESIAS S.A. company.
- Data for the assessment of the risk of money laundering and/or terrorism financing.
- Device data, IP address data, navigation data, website usage data, identification data and contact information (such as postal address, email address and telephone number) and visitor comments and requests through online contact forms, when they visit and use Cepal's website.

Cepal processes the abovementioned personal data only to the extent necessary for the purposes mentioned in this Policy.



## 4.2. Special Category Data

Cepal collects and processes special category data, such as health condition data of debtors or/ and debtors' dependent family members, only upon the request and explicit consent of the data subjects and only to the extent required in the context of applying the Code of Conduct under Law 4224/2013 of the Bank of Greece, in order to offer the best possible amicable solution, especially in the case of vulnerable groups of persons or/and when such a processing is necessary for the establishment, exercise or support of Cepal's legal claims. Cepal processes the aforementioned special categories data having taken the appropriate technical and organizational measures for their secure keeping and processing.

## 5. Legal basis and Purposes for the Personal Data Processing

Cepal processes personal data in accordance with the provisions of the General Data Protection Regulation and the applicable legislation for one or more of the following reasons:

### **A. The performance of a contract**

Cepal processes personal data in the context of its business transactions and in order to fulfill its obligations under the contracts it has agreed with its clients in the context of servicing the debtors' claims.

### **B. Compliance with a Legal or Regulatory obligation**

Cepal processes the above data in compliance with the following legal and supervisory obligations applicable to Cepal deriving from Law 4354/2013 and the Act of the Executive Committee of the Bank of Greece No 118/19.5.2017, as in force from time to time:

- The Code of Conduct of the Bank of Greece (Decision of the Credit and Insurance Committee No 195/1/29.7.2016 and articles 1 and 4 of Law 4224/2013, as in and any other regulatory and executive act or decision, issued in relation to the above), the BoG Act No 2501/2002 and the Act of the Executive Committee (AEC) No 157.1/2019 of the Bank of Greece, as in force (which dictate obligations for the provision of information and transparency in general, as well as obligations for the handling of debtor's requests and complaints).
- The legal and regulatory framework on the prevention of the use of the financial system for the purposes of money laundering or terrorist, as in force (in particular Law 4557/2018, Decision of the Banking and Credit Committee No 281/5/17.3.2009 of the Bank of Greece as well as all other relevant Acts, Decisions and executive circulars of any competent authority).



- Article 8 of Law 3758/2009, as currently in force, which imposes the obligation for the recording of telephone communications with debtors performed for informational purposes for overdue debts. Any such recorded telephone communication, as well as the record file of the data of the relevant telephone communications (article 6 par. 7 of Law 3758/2009, as in force), will be kept for one (1) year.
- In the context of filing supervisory reports to the Bank of Greece and conducting of audits by the Bank of Greece.
- In the context of responding to requests of the website's visitors / data subjects and communication with them upon their request.

### **C. For the protection of legitimate interests**

Cepal processes personal data for the purposes of the legitimate interests pursued by Cepal or by third parties. Such processing takes place after the balancing of Cepal's interests and the interests or fundamental rights and freedoms of the data subjects which require protection of personal data.

Such data processing includes, indicatively the following:

- Servicing of the Receivables assigned to Cepal.
- Establishment of legal claims and preparation of Cepal's defense line in court proceedings.
- Procedures that will ensure the security of Cepal's IT Department and its systems, for the prevention of any possible criminal acts, the security of its assets, the access controls and protective measures against violations.
- The installation of monitoring systems (closed-circuit cameras - CCTV), e.g. at the entrance of our facilities, for the prevention of criminal acts.
- Procedures for the management of Cepal's activities and for the further development of Cepal's products and services.
- Notification/exchange of personal data within Cepal for the purposes of updating/verifying one's personal data in accordance with the relevant compliance framework.
- Risk Management by Cepal.
- Improving the functionality of Cepal's website and the navigation experience of visitors to the Cepal's website, as well as network and data security.

### **D. Upon consent**

In case the consent of the data subject has been obtained (except from the reasons listed above) the lawfulness of the processing is based on such consent. The consent may be



withdrawn at any time through a relevant declaration to Cepal. However, the withdrawal of consent shall not affect the lawfulness of processing based on consent prior to its withdrawal.

## 6. Personal Data Recipients

During the performance of its legal/regulatory obligations, Cepal may forward the personal data to authorized employees of Cepal with respect to their tasks, to service providers (processors), tax and supervisory authorities or to any person or entity, defined by legal or regulatory provisions.

All employees are obliged to observe the confidentiality principles and the provisions of the GDPR and the relevant national legislation.

Service providers contractually undertake confidentiality obligations and the obligation to comply with the personal data protection legislation.

Under the aforementioned circumstances, the personal data recipients may be:

- Supervisory and other regulatory and public authorities, to the extent such obligation is stipulated by the law, e.g. the Bank of Greece and Investigation/Prosecution Authorities.
- Beneficiaries of the debts
- Credit and loan servicing companies under Law 4354/2015, as in force.
- Debt collection companies under Law 3758/2009, as in force.
- Law firms and/or legal counsels.
- Court Bailiffs.
- Notaries Public.
- Debt collection Organizations.
- Teiresias S.A.
- Financial and Business Consultants.
- Auditors and accountants.
- Companies processing/clearing payments with cards.
- Insurance companies and insurance intermediaries.
- Companies providing webhosting services.
- Third party service providers appointed by Cepal or the beneficiary of the debts for specific services, such as data storage service providers, physical and electronic file storage service providers, archiving, management and destruction of files and data, service providers services of all kinds of information and electronic systems and network (such as cloud), providers of printing and sending of the periodic statements and written communications, call center providers , electronic money institutions and payment service providers under Law 4537/2018, as in force.





- Companies for the provision of consulting and coordination services for the acquisition or management of debts, in the frame of a contractual relationship either with the Beneficiaries of the debts or with Cepal Hellas, to the extent necessary for the purposes of management or transfer of the debts
- Real estate management or investment companies.
- Affiliated companies within the group where Cepal belongs.

For purposes of Cepal's compliance with the legal and regulatory framework in force or for the protection of its rights, personal data mentioned above may be disclosed to companies, organizations or public authorities or the Anti-Money Laundering Authority (Greek Financial Intelligence Unit).

## 7. Sharing personal data outside the EEA

Cepal does not transfer personal data to any third countries outside the European Economic Area and international organizations. However, in exceptional cases, Cepal may transfer personal data outside the EEA provided such transfer is required by the applicable regulatory or legislative framework or Cepal deems it as necessary for the performance of its contractual obligations, such as via processors who may use. In this case Cepal ensures that there is an appropriate level of protection corresponding to the level of protection of personal data in the EEA and that the transfer in question is lawful on condition that there is an adequacy decision of the European Commission or the required guarantees of Articles 44-50 of the GDPR are provided, such as the European Commission's Binding Corporate Rules or Standard Contractual Clauses.

## 8. Automated decision-making, profiling

Cepal does not apply any automated decision-making process. No automated processing of certain data for the purposes of evaluating certain aspects (limited profiling) is done without human intervention.

## 9. Marketing activities and relevant profiling

Personal data processing and limited profiling (always with human intervention) is possible only for purposes of informing debtors for various products and solutions for their debt.

Data subjects are entitled to oppose at any time to personal data processing for marketing purposes, including profiling, by contacting with the Company in writing at [dpo@cepal.gr](mailto:dpo@cepal.gr).



## 10. Retention of personal data

Personal data processed by Cepal for any reason are retained for the period required for the business purposes for which such data was initially collected and processed, for the period required in the context of Cepal's compliance with regulatory or legal requirements and the maximum until the completion of the general statute of limitations for claims, i.e. up to twenty (20) years from the termination of the contractual relationship with the data subject in any way.

More specifically, personal data is retained for as long as a transactional or other relationship exists with the data subjects. Once the transactional relationship is completed, personal data may be retained for:

- Five (5) or as the case may be, six (6) years from the last transaction- Bank of Greece rule.
- Ten (10) years for tax records.

With regards to any recorded telephone communication for the purposes of informing the debtors for overdue debts, the retention period is one (1) year after the date of each communication according to article 8 par. 2 Law 3758/2009, as in force.

Finally, the recording data of Cepal's cameras is kept for 15 days from recording.

All employees of Cepal responsible for the collection, storage or personal data processing must regularly consider the necessity of data for the performance of the business purpose for which it was originally collected, according to Cepal's Data Retention Policy.

Cepal has configured its IT systems so that the collection, creation or updating dates of the files containing personal data will be recorded, as well as the erasure or archiving of these files based on the Files Retention Program. The retention period is prolonged for as long as a case is pending before a Court of Law.

Cepal securely destroys and deletes personal data after the end of the retention period.

## 11. Personal Data Security

Cepal applies all appropriate technical measures, such as anonymization, pseudonymization, data encryption, use of network security systems (Firewalls/ IPS/ IDS/ Antimalware/ etc.), DLP, vulnerability assessment, penetration testing, etc, and organizational safeguards, such as information security management system, information security policies and procedures, privacy by design and by default procedures, confidentiality agreements with employees, training of personnel concerning matters of information security, periodic review and control



of the information security management system based on international standards (e.g. ISO 27001, ISO 22301, ISO 27701, etc.), regulations (e.g. GDPR) and information security best practices.

Each employee that has access to the personal data must use it exclusively to serve the abovementioned purposes.

Cepal's employees are obliged to comply with the policies and procedures relating to personal data protection and to observe the safeguards.

## 12. Data Subjects' Rights

The applicable legislation on personal data protection legislation grants to the data subjects the following rights:

- **Right of Access:** The data subject is entitled to be informed of whether and to what extent are being processed, such as what personal data Cepal has collected and processes, their origin, purpose and legal basis of processing, any recipients or categories or personal data recipients, mainly in third countries as well as the retention period for such data.

- **Right to Rectification:** The data subject is entitled to file a rectification request of any inaccurate personal information, in order to render such information accurate. The data subject files the relevant request to Cepal with the accurate personal data.

- **Right to Erasure:** The data subject is entitled to request the deletion of its personal data from Cepal's records if their processing is not necessary to pursue the purposes for which the data was collected and there is no legal reason for such a data retention.

- **Right to Restriction of Processing.** The data subject is entitled to request the restriction of its personal data processing when, for example, it is inaccurate, or the purpose of its processing has been fulfilled and provided there is no legitimate reason for its retention. Processing may be restricted until any inaccuracy is corrected.

- **Right to object :** At any time, the data subject is entitled to object to the processing of its personal data carried out in the pursuit of Cepal's legitimate interests, unless it demonstrates that there are overriding compelling and legitimate reasons for such a processing.

- **Right to Data Portability.** The data subject is entitled to request a copy of its personal data in a structured, commonly used and machine-readable format in order to transmit that data to another organizations.

-**Right not to subject to automated individual decision-making, including profiling:** The data subject has the right not to be subject to a decision based solely on automated processing,



including profiling, which produces legal effects concerning him or her or similarly significantly affects him or her.

- **Right to Withdraw Consent.** The data subject is entitled to withdraw at any time the consent (without retrospective force) it has granted to Cepal in case the personal data processing is based on the consent. Withdrawal of the consent does not impair the lawfulness of the processing which was based on the consent, before it is withdrawn.

Data subjects may exercise the abovementioned rights by sending their request via the following email: [dpo@cepal.gr](mailto:dpo@cepal.gr) or by post at the following address: Attention to Data Protection Officer, Cepal Hellas Financial Services S.A.- Servicing of Receivables from Loans and Credits, 209-211 Syngrou Avenue, Nea Smyrni, P.O. 171 21, Attica, Greece. The data subjects may file the Data Subjects' Requests Request Form, which is available on Cepal's website, in order to submit their request.

Data subjects' requests are answered within 30 days from their receipt except for exceptional cases, where the above-mentioned period may be extended for two (2) more months, if necessary, considering the complexity of the request and/or the number of requests. In this case, Cepal will inform the data subjects about any extension within the month of the delivery of the request, as well as about the reasons for such delay.

### 13. Contact Details

For any further information or request related to the Data Protection Policy and to exercise of the abovementioned rights, the data subjects may contact the Data Protection Officer (DPO) of Cepal via the following email: [dpo@cepal.gr](mailto:dpo@cepal.gr) or by post to the following address: Attention to Data Protection Officer, Cepal Hellas Financial Services S.A.- Servicing of Receivables from Loans and Credits, 209-211 Syngrou Avenue, Nea Smyrni, P.O. 171 21, Attica, Greece.