

PRIVACY NOTICE REGARDING DATA PROCESSING FOR CALL CENTRE ACTIVITIES

Data Controller:	B2KAPITAL FINANCE IFN S.A. – nonbanking financial institution
Head Office:	Bucharest, no. 4 Vasile Alecsandri and no. 11 C-tin Daniel street, building C, 2nd floor, District 1
Trade Register No.	J40/59/2018
Tax Number:	38651006
Email:	office@b2kapitalifn.ro
Phone:	<i>Given the legal requirement to record telephone conversations, this communication channel is not available at this time and will be published later as soon as all necessary measures are implemented</i>
Data protection Officer	dpo@b2kapitalifn.ro Phone: +40758237563

Protecting your personal data is very important for us and through this information we help you to understand how we process your personal data within the call-centre activities, what categories of information we process, why we process them, how long we keep them and who can have access to this data, as well as the rights you benefit from and how you can exercise it.

As part of the call centre activities, the telephone calls will be recorded.

How your personal data are collected?

Call recording

- For the calls received from you, before establishing the telephone connection, the welcome message will mention that the call is registered and by exercising the option to continue the call you agree for the call recording.
- For the calls made by us to you, when establishing the telephone connection and before your identification, you will be informed about the recording of the call and you will be asked for the consent regarding the recording of the call.

The registration will stop automatically when you initiate the disconnection / closing of the call or in the event that you express your disagreement to continue the call.

The continuation of the call will automatically stop when you initiate the disconnection / closure of the call or in the event that you express your disagreement for the call recording.

How can you contact B2Kapital Finance IFN in case you do not want your call to be recorded?

In the event that you do not want your mad/received calls to be recorded, you can contact us by any of the following channels:

- By sending a request to B2Kapital Finance IFN via standard mail and / or the courier services
- By sending an e-mail to the contact details mentioned above in the preamble.

What personal data do we process for the call centre activities?

The personal data we process during the call-centre activity are those resulting from the audio recording (voice), as well as the data provided during the telephone calls (including identification data such as name, surname, details on the loan agreement and contact data such as phone number, email address and correspondence address).

For what purposes do we process these personal data?

The purposes for the processing and recording the calls are as follows:

- Fulfilment of the legal obligations established by the ***Emergency Ordinance 37/2020 regarding the granting of facilities for loans granted by credit institutions and non-bank financial institutions to certain categories of borrowers*** and by the legislation on consumer protection, to prove the interactions between you and B2Kapital Finance IFN.
- Facilitate and optimize communication with you by diversifying communication channels adapted to the current social context
- Checking the records in case of a complaint and / or subsequent request from you
- Establishing, exercising or defending our rights in the court / competent authorities / control bodies
- Better understanding of your requests and requirements.
- More efficient evaluation and training of the personnel assigned to manage the relationship with clients.

What is the legal ground for your personal data processing?

The grounds on which we process these personal data are fulfilment of legal obligations, exercise of a legitimate interest and your consent.

What is the retention period for the call recordings?

According to the legal provisions, your personal data processed for the call-centre activities will be kept for the entire period of the loan agreement and for a period of 5 years after its termination.

The recordings of the calls are stored on servers located on the territory of Romania and / or European Union.

Who can have access to the call recordings?

The call recordings can be accessed by the persons authorized by B2Kapital Finance IFN for evaluation and verification of the calls and / or by the competent authorities.

Can I request a copy of the recording?

Requests for copies of the recordings must be made in writing and sent by mail or e-mail. Requests will be properly analysed, and the consent of all parties involved in the recordings is necessary before the recording is provided to you.

We also inform you that based on the legal provisions we have the right to charge a fee, according to our administrative costs. Alternatively, we can determine at the expense of the data subject, the possibility of listening to the recordings at the head office of B2Kapital Finance IFN, to the extent that this option is possible.

The conditions for recording and storing the call recordings may be reviewed periodically, according to the applicable legal changes, as well as depending on the level of technological development, any changes made in the content of these rules being provided to the data subjects.

How do we use (process) your personal data?

The data will be processed and stored in secure environments in the dedicated platforms and systems for the call centre activity and / or on secure devices used by the company.

Is your data safe at B2Kapital Finance IFN?

The security of your personal data is very important to B2Kapital Finance IFN and, in this regard, the entity ensures the implementation and periodic review of technical and organizational security measures designed to protect your data against unauthorized access, alteration, disclosure or destruction. Access to your personal data is only allowed to persons authorized by B2Kapital Finance IFN, following an appropriate assessment, according to specific attributions and responsibilities, and who have previously accepted their confidentiality obligations.

B2Kapital Finance IFN implements specific caution measures and procedures for the proper prevention, identification and management of potential personal data breaches, including measures set forth by the law regarding notification of the National Supervisory Authority for Personal Data Processing and impacted Data Subjects.

What are your rights and how can you exercise them?

You may exercise the following rights at any time, within the limits and in compliance with the conditions provided by the applicable legislation in the field of personal data protection:

- **The right to information**
- **The right to data rectification**
- **The right of access to your data**
- **The right to object to the processing**

- **The right to restrict your data processing**
- **The right to data portability**
- **The right to data erasure (“ to be forgotten”)**
- **The right to withdraw your consent**

All these rights can be exercised by submitting an official written request in this regard. In order to meet your expectations and to facilitate the exercising of any of your rights at any time, you can find posted on our webpage a dedicated form which contains user guidance. Please fill it with your identification data and send it to the contact details listed below.

After your request receipt we will respond to you within 30 days or, if the request requires a more complex analysis, this deadline may be extended by another 60 days, in this case you will be informed accordingly and the reason for extension will also be provided.

If you are sure that your personal data is being processed incorrectly and does not comply with the legal requirements, you may file a complaint with the National Supervisory Authority for Personal Data Processing at: No. 28-30, Gheorghe Magheru Avenue, county 1, postal code 010336, Bucharest, Romania, phone: +40318059211; e-mail: anspdcp@dataprotection.ro or the web page: <http://www.dataprotection.ro/>.

If you have any questions or requests regarding the exercise of your rights described above, please contact us:

Data Protection Officer

dpo@b2kapitalifn.ro

Phone number: +40758237563

Sincerely yours,

B2Kapital Finance IFN S.A.

*More details on the conditions under which your personal data are processed can be found in our **Data Protection Policy** also available on the company's web page at:*

<https://b2kapitalifn.ro/wp-content/uploads/2020/04/DataPrivacy.pdf>