

## Declaration of consent under data protection law

The following data protection declaration governs the processing of the Customer's personal data by PORSCHE BANK AG and/or PORSCHE VERSICHERUNGS AG (both hereinafter referred to as **PORSCHE** for short) as the companies responsible for data processing (the "Controllers").

### 1. Information on data processing not requiring consent

The Customer acknowledges that all personal data provided by the Customer to **PORSCHE** in his or her application and/or self-disclosure or becoming known during the course of an ongoing business relationship will be processed in compliance with the applicable data protection legislation for the purpose of financing motor vehicles within the scope of leasing or credit financing, insurance services, maintenance products, for the fulfilment of legal requirements, the assertion, exercise or defence of legal claims, invoicing, auditing and reporting, customer service, refinancing purposes and for the processing of payment transactions in order to protect his or her legitimate interests and for performance under a contract or for the implementation of pre-contractual measures at the request of the Customer.

**PORSCHE** is entitled to obtain the information about the customer necessary to protect its legitimate interests within the scope of the statutory provisions regarding the association *Kreditschutzverband 1870 (KSV)* and the consumer credit record system operated by it.

The consumer credit record system is an information network of credit institutions, lending insurance and leasing companies maintained by the association *Kreditschutzverband 1870 (KSV)* for the purpose of creditor protection and risk mitigation. Data derived from the consumer credit record system is disclosed upon request exclusively to credit institutions, lending insurance companies and leasing companies domiciled in a member state of the European Economic Area (EEA) to the extent that they have a legal obligation to correctly assess the credit risk represented by a credit applicant.

The Customer is also informed that in order to safeguard its legitimate interests in terms of credit assessment, risk mitigation or creditor protection, **PORSCHE** will use the following data within the scope of financing: first name and surname, address, date of birth, leasing amount, industry segment, telephone number and bank details. **PORSCHE** will forward such data to CRIF GmbH, Diefenbachgasse 35/1, 1150 Vienna, Bisnode Austria GmbH, Geiselbergstrasse 17-19, 1110 Vienna.

In addition, the Customer will be informed that the refinancing will be carried out within the framework of economically justified interests. In doing so, information on the Customer and the contractual relationship is transmitted in encrypted form to a data trustee by way of an undisclosed assignment. This is performed to ensure additional data security measures in the course of an assignment of claims or transfers of the contractual relationship. Moreover, non-personal data is transferred to a debt purchaser if this is necessary for the purposes of an assignment of claims or transfer under a contractual relationship. Only if corresponding events of seizure occur and these reflect a legitimate interest will personal data be disclosed to the purchaser of the relevant claim.

Depending on the application case, we process your data (contact and identification data, contract data) for marketing as well as for market research in order to advertise our products and services. The following means of communication are used: e-mail, newsletters, advertising letters, the customer magazine and the customer portal. Our legitimate interest consists in offering existing or potential customers financing and insurance products individually tailored to their needs.

You are entitled in this regard to object at any time to the processing of personal data for purposes of direct advertising (e-mail address: [info@porschebank.at](mailto:info@porschebank.at))

Further particulars concerning our data processing and a list of our contract processors are available on our homepage: [www.porschebank.at/datenschutz](http://www.porschebank.at/datenschutz).

Status as of: 11/2019

## 2. Release from banking secrecy

By actively agreeing to No. 7 and by signing this letter, the Customer releases **PORSCHE** from banking secrecy in accordance with Section 38 (2) no. 5 of the Austrian Banking Act (BWG) if data is passed on to any third parties listed and if a release from banking secrecy is necessary.

## 3. Data processing requiring consent

In the event of consent being expressly given in accordance with No. 7, the Customer explicitly agrees to allow **PORSCHE** to transmit the following data to the respective recipients for the stated purpose:

**TO** CRIF GmbH, Diefenbachgasse 35, 1150 Vienna

**WHAT** Address data, payment experience data on compliance with payment terms and payment experience data on undisputed claims remaining unpaid after the due date.

**WHY** For the purpose of carrying on business in accordance with Sections 151 (address publishing house), 152 (credit enquiry agency for credit relationships) and 153 (services relating to automatic data processing and information technology) of the Austrian Trade Regulation Act 1994. Further information on CRIF GmbH is available at [www.crif.at](http://www.crif.at).

The customer is entitled to revoke his or her consent to the data transmissions listed above at any time without giving any reasons with effect for future data transmissions, by sending a written notification to the e-mail [addressinfo@porschebank.at](mailto:addressinfo@porschebank.at). Such revocation has no influence on any remaining contractual obligations.

## 4. Information obligations under the Financial Markets Money Laundering Act (FM-GwG)

The Customer is hereby also informed of the possible use of data contained in the financing application and/or self-disclosure for the purposes of **preventing money laundering and terrorist financing**.

**PORSCHE** is required under the Financial Market Money Laundering Act (FM-GwG) within the scope of its due diligence obligations to prevent money laundering and terrorist financing to obtain and retain certain documents and information from persons when establishing a business relationship or in the event of an occasion of an occasional transaction.

In accordance with the FM-GwG, **PORSCHE** is required e.g. to establish and verify the identity of Customers, beneficial owners of Customers or any of the Customers' trustees, to assess the purpose pursued by the Customer and the type of business relationship sought by the Customer, to obtain and verify information on the origin of the funds used, and to continuously monitor the business relationship and transactions carried out within the scope thereof. In particular, **PORSCHE** must keep copies of the documents and information received as well as transaction receipts and records required for the identification of transactions in order to comply with its duties of care.

Moreover, **PORSCHE** is obliged to implement risk-based procedures in order to determine whether the Customer or the Customer's beneficial owner is a politically exposed person. **PORSCHE** points out that Raiffeisen Bank International AG will be used as the processor to fulfil this particular obligation.

The following data is provided: first name, surname, address, date of birth, country code, allocation to a customer category, financing type, identification of a politically exposed person.

## 5. Consent to contact by telephone for market research purposes

In the event of explicitly granted consent in accordance with No. 7, the Customer agrees to be contacted by **PORSCHE** for its own market research purposes. In the process, the following categories of data are used: contact and identification data, contract data.

The Customer is entitled to revoke his or her consent to such data transmissions at any time without giving any reasons, with effect for future data processing instances, by sending a written notification to the e-mail address [info@porschebank.at](mailto:info@porschebank.at). Such revocation has no influence on any remaining contractual obligations.

## 6. Customer rights

**PORSCHE** stores the personal data for the duration defined by the statutory retention obligations. The Customer has the legal right to information as well as the right to rectification, erasure, restriction of processing, to object to processing and, as far as legally provided, a right to data portability. There is a right of appeal to the Austrian Data Protection Authority.

The Customer can exercise these rights vis-à-vis **PORSCHE** using the e-mail address [info@porschebank.at](mailto:info@porschebank.at).

## 7. Declaration of consent

### I hereby explicitly give my consent

- to a release from banking secrecy in accordance with No. 2
- to the data processing operations requiring consent under No. 3
- to being contacted for market research purposes according to No. 5

\_\_\_\_\_  
Name of Customer

\_\_\_\_\_  
Place, date

\_\_\_\_\_  
Signature

Status as of: 11/2019