

PRIVACY STATEMENT

Credit Business Resolution s.r.o. (also as: „CBR“), is a provider of debt collection.

When providing our services, CBR acts as “data controller”. We collect and process information mainly on companies and businesses. In the process of doing so, we also process data that may be qualified as “personal data” under European Union (“EU”) law as it is information relating to an individual. In this Privacy Statement we provide information we are required to give in relation to the processing of personal data under EU law.

The EU General Data Protection Regulation (GDPR)

The EU General Data Protection Regulation ("GDPR") came into force on 25 May 2018. GDPR strengthens the rights of individuals regarding their personal data and seeks to unify data protection laws across Europe, regardless of where the personal data is processed.

Identification of Personal Data Controller Company:

Credit Business Resolution s.r.o., registred number: 043 67 511,

Adress: Varšavská 715/36, Praha 2 - Vinohrady, 120 00,

Tel.: + 420 226 223 019

e-mail: office@credit-br.com

The controllers of the personal data are also our dept collectors having a concluded contract on long-term co-operation with us. The collectors and our Firm share the personal data in connection with the provision of our services. Data are shared only to the necessary extent.

Processed Personal Data and Their Source

The following personal data could be processed as a part of our activities:

- Identification data, in particular first name, surname, title, date of birth or birth number, company number, tax ID number, number of identification documents;
- Contact details, in particular telephone number, e-mail address, address, bank details;
- Data concerning an recruitment, including correspondence between us;
- Data obtained in connection with the provision of services, including related communications;
- Other data obtained based on your consent.

We obtain your personal data directly from you, as data subjects and from our clients. We also obtain personal data from publicly accessible sources.

Recipients of Personal Data

We do not provide the personal data we process to any commercial entities. In certain cases we can share the processed data with other entities (supervisory bodies, courts, etc.). We hand the personal data over to the necessary extent between Firm and the collector that work with on a long-term basis. We can share the personal data to the necessary extent also with third parties, which are: IT services providers, providers of accounting services and law services, translators, or other recipients in accordance with the client’s needs and instructions.

Period of Personal Data Processing

The personal data will be processed for the necessary time to meet the set purpose, unless the duty to process personal data for another set period results from legal regulations. The personal data obtained based on the consent are processed only for a period covered by a provided consent, or until it is rescinded.

Personal Data Security

We are committed to ensuring that your personal data is kept secure. In order to prevent unauthorised access or disclosure, we have put in place appropriate physical, technical and organisational measures to safeguard the information we collect and process. If there is a breach of the security of your personal data as a consequence of which there is a high risk to your rights and freedoms, we have the duty to inform you of this.

When do we collect personal data

1. If you use our website

We may process the following information on your company or business, which may qualify as personal data:

- Any personal details that you submit such as your name, (work) address, telephone number, email address, login details, or other information provided during registration for any of our products or services;
- Information that allows us to remember you and your preferences in using this website. We use cookies to collect this type of information. Further details on this are available on our [Cookie Information page](#) including how to decline/disable cookies.
- Your IP address, which we use to note your interest/visit to our websites.

We may use your information for the following purposes:

- To provide products and services, maintain contact with you and handle complaints/disputes;
- To optimise our products and services, for (direct) marketing purposes and market research;

We process your personal data only if this is allowed under one of the legal processing grounds. We rely on one or more of the following legal grounds for the processing of your information:

- Consent - We request your consent for the usage of certain cookies via our website. See [our Cookie Information page](#) for more details on this;
- Legitimate interests - We may process your information as necessary for achieving our legitimate interests. For the usage of some cookies, we do not require your consent. In certain cases, we do not require your consent to use your personal data to contact you. This is, for instance, the case if you requested us to contact you via a contact form. We furthermore do not always require your consent to use your personal data for marketing purposes

We automatically obtain some information when you visit our website. We collect such information via cookies.

2. Marketing

We may use your information for the following purposes:

- To get into and maintain contact with you;
- To promote and inform you about our (new) products and services;
- To obtain your views on certain matters, e.g. via (customer satisfaction) surveys;

- To deal with questions, complaints or disputes.

We process your personal data only if this is allowed under one of the legal processing grounds.

- Consent - You can withdraw your consent at any time by email or letter;
- Legitimate interests - We may process your information as necessary for achieving our legitimate interests when performing our marketing activities.

For marketing purposes, we primarily obtain information concerning you from yourself. In other instances, we may obtain your personal data from the various sources:

- Parties who refer us to you, or to whom you provided consent to share your data with us.
- Third parties engaged by us in the context of our marketing activities.
- The internet (incl. social media) for as far as allowed under the applicable law.

3. If you are a customer, business partner or supplier

We may process the following information on your business, which may qualify as personal data if it relates to information relating to an individual.

We may process information on your business, which may qualify as personal data, for the following purposes:

- To execute and provide services in relation to the agreements (processing transactions, communicating with you, conducting debt collections, providing customer support services, handling complaints and disputes);
- For marketing purposes;
- To establish, exercise or defend legal claims;
- To comply with an order of a governmental authority or an obligation under relevant laws or regulations or (voluntary) regulatory, industry or sector codes or guidelines.

We process your personal data only if this is allowed under one of the legal processing grounds. We rely on one or more the following legal grounds for the processing of your information:

- Legitimate interests - We will not process your personal data if your interests prevail;
- Performance of a contract - If you are a sole trader company, we need to process your personal data for entering into and the performance of agreements;
- Legal obligation.

The personal data may originate from various sources: Directly from you or the company you are associated with and from publicly available sources.

4. If you or your company trade with our customers

We may process information on your business, which may qualify as personal data, for the following purposes:

- To execute and provide services in relation to the agreements we have with our customers;
- To establish, exercise or defend legal claims;
- To comply with an order of a governmental authority, or an obligation under relevant laws or regulations.

We process your personal data only if this is allowed under one of the legal processing grounds. We rely on one or more of the following legal grounds for the processing of your information:

- Legitimate interests - As necessary for entering into and the performance of agreements with our customers. To establish, exercise or defend legal claims;
- Legal obligation.

The personal data that we process may originate from various sources: Directly from our customers or from you, including those representing the customer or you; and from (publicly) available sources.

Rights of Personal Data Subject

Right to access: You have the right to obtain information from us about whether we are processing your personal data and, if we are doing so, you have the right to access the personal data and the right to other information related to their processing.

Right to rectification: You have the right to, without undue delay, have inaccurate personal data that concern you corrected at your request. You have the right to have incomplete personal data supplemented or corrected at any time.

Right to erasure: You have the right to have your personal data erased at your request, provided one of the following reasons is met: (a) the personal data are no longer needed for the purposes for which they were gathered or otherwise processed; (b) you rescind your consent to processing and there are no other legal grounds for processing; (c) you make objections to processing that must be complied with (see below); (d) we processed the personal data unlawfully; (e) the personal data must be erased to comply with our legal duties. You do not have the right to request erasure, however, if the processing is necessary: (a) for the exercise of a right to freedom of speech and information; (b) for compliance with our legal duties; (c) for a reason of public interest concerning public health; (d) for purposes of archiving in the public interest, for purposes of scientific or historical research or for statistical purposes, if it is probable that erasure would prevent or seriously endanger compliance with the aims of the aforementioned processing; (e) for the determination, exercise or defence of legal claims.

Right to restrict processing: You have the right to restrict the processing of your personal data in the event that (a) you deny the accuracy of personal data—we will restrict processing for the time necessary to verify the precision of personal data; (b) processing is unlawful and instead of erasure you request the restriction of use of personal data; (c) we no longer need your personal data, but you request them for the determination, exercise or defence of legal claims; (d) you made an objection to processing—we will restrict processing until there is a check on whether our legitimate reasons predominate over your legitimate reasons.

Right to portability: In relation to the personal data that we process automatically based on your consent or for performance of a contract concluded with you, you can request their provision in ordinary and machine-readable format.

Right to rescind consent: In relation to personal data for whose processing you provided us with your consent you have the right to rescind this consent at any time.

Right to object: You can object to the processing of your personal data. If it is an objection to the processing of your personal data for direct marketing purposes, we will stop processing your data. If an objection concerns another purpose, we will not continue to process your personal data unless we prove serious and legitimate reasons for processing that predominate over your rights and interests or for the determination, exercise or defence of legal claims.

Right to make a complaint: In the event that you are dissatisfied with the processing of your personal data in any way, you can contact the Office for Personal Data Protection