

## Website Privacy Notice – BIK Anti-Fraud Solutions

Pursuant to Article 14(1) and (2) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (hereinafter: the “GDPR”), we hereby inform you that:

1. The controller of your personal data is Biuro Informacji Kredytowej S.A. (BIK), with its registered office at ul. Zygmunta Modzelewskiego 77A, 02-679 Warszawa, e-mail: [kontakt@bik.pl](mailto:kontakt@bik.pl), website: [www.bik.pl](http://www.bik.pl).
2. BIK has appointed a Data Protection Officer, who can be contacted at: Data Protection Officer, Biuro Informacji Kredytowej S.A., ul. Zygmunta Modzelewskiego 77A, 02-679 Warszawa, e-mail: [iod@bik.pl](mailto:iod@bik.pl). The Data Protection Officer may be contacted in all matters relating to the processing of your personal data and the exercise of your rights under the GDPR.
3. BIK processes the following personal data: company name, NIP (tax identification number), first name, e-mail address or telephone number.
4. Your personal data are processed by BIK for the following purposes:
  1. handling the contact form available on the BIK Anti-Fraud Solutions website – the legal basis for processing is the necessity of processing for the purposes of the controller’s legitimate interests (the legitimate interest of the controller is to provide a response in connection with a query submitted via the contact form), pursuant to Article 6(1)(f) of the GDPR.
  2. sending informational and commercial materials concerning anti-fraud solutions – based on your consent (pursuant to Article 6(1)(a) of the GDPR).
  3. considering complaints and establishing, pursuing or defending possible claims of BIK, as well as for analytical or statistical purposes – the legal basis for processing personal data is BIK’s legitimate interest consisting in handling complaints, pursuing BIK’s claims and rights and defending against potential claims, as well as carrying out analyses and statistics – pursuant to Article 6(1)(f) of the GDPR.
5. Your personal data may be disclosed to cooperating entities, in particular entities providing personal and property protection services, occupational health and safety services, legal services, IT services, and archiving services. Your personal data will not be transferred to third countries.
6. Your personal data processed for the purposes referred to in:
  - point 4.1) will be processed until BIK provides a response to your request for contact, but not longer than for a period of 1 year from the provision of such response, unless thereafter it becomes necessary for BIK to process your personal data for the purpose indicated in point 4.3) above, in which case processing will continue no longer than until the expiry of the limitation period for claims,
  - point 4.2) will be processed until withdrawal of consent,

- point 4.3) no longer than until the expiry of the limitation period for claims.

7. You have the following rights in connection with the processing of your personal data:

1. the right of access to your data,
2. the right to rectification of your personal data,
3. the right to request the erasure of personal data or restriction of processing,
4. the right to withdraw your consent to the processing of personal data at any time, without affecting the lawfulness of processing carried out on the basis of consent prior to its withdrawal (consent may be withdrawn by contacting the BIK Customer Service Centre by telephone or by sending an e-mail to [Anti-Fraud Solutions](#),
5. the right to object – in cases where your personal data are processed on the basis of the controller's legitimate interest, i.e. pursuant to Article 6(1)(f) of the GDPR,
6. insofar as the data are processed for the purposes of entering into and performing a contract or processed on the basis of consent – the right to data portability, i.e. the right to receive from the controller your personal data in a structured, commonly used, machine-readable format.

8. You have the right to lodge a complaint with the President of the Personal Data Protection Office (*Prezes Urzędu Ochrony Danych Osobowych*).

9. Providing the personal data requested in the form is voluntary but necessary in order to enable BIK to provide the contact requested by you. Failure to provide such data will result in BIK being unable to provide the aforementioned services where provision of the data is required for that purpose.