

paynt

Privacy Notice

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If you are interested in the information provided by Paynt UAB (“**we**” or “**Paynt**”) to take out a loan from our lending partner, and you are a natural person being a sole trader, partner of partnership or its representative (“**you**” or “**Data Subject**”), then we process your personal data on the basis of your permission obtained through our platform. Please review this privacy notice (the “**Privacy Notice**”) carefully as it explains how and on what basis we collect, store and process your personal data and our obligations and liability. Capitalized terms used but not defined herein shall have the respective meanings assigned thereto in our Privacy Policy.

If you are not interested in the information related to loans anymore, please let us know by withdrawing the consent in the account settings or sending us an e-mail at privacy@paynt.com.

The details of our processing activities are as follows:

- **Subject Matter of Processing:** personal data is processed in order to provide you with information about the possibility of obtaining a loan from third parties.
- **Type of Personal Data:** name and surname, (personal) identification number, address, title/position, contact information. In addition, we may process the bank statements submitted by the Data Subject and processing data available to us, including but not limited to turnover, revenue and chargeback data. The Lenders may request additional information under their Privacy Policy.
- **Sources of Data:** we receive personal data either directly from you, or personal data is already available to us in terms of the concluded Merchant Processing Agreement.
- **Ground for Processing:** ad hoc consent obtained from Data Subject through our platform, processing of the request of the Data Subject prior to entering into contract, compliance with a legal obligation.
- **Recipients of Data:** YouLend Limited, legal address: 90 High Holborn, London, WC1V 6LJ, UK, reg. No. 12576377.

You can find detailed information on your rights in relation to the personal data we collect and process in our Privacy Policy, or in the Chapter III of the GDPR.

We may disclose your personal data (or grant access) to Paynt Group companies, our service providers and business partners (which may be processors or sub-processors) under applicable normative regulations, as well as to the authorities and the supervisory authorities who are legally entitled to receive such personal data.

When we transfer personal data to service providers outside the territory of UK or the European Economic Area (EEA), we ensure that it will be performed in accordance with the regulatory enactments being in force in the European Union (EU) in the area of data protection. The European Commission has issued a decision determining the UK as having an adequate level of data protection which implies that personal data can flow from the EU to the UK and vice versa without additional safeguards.

We apply various measures, including physical, technical and organizational, to protect the personal data from unauthorized access, disclosure, acquisition, destruction or loss.

We store the personal data for as long as required by applicable normative regulations. We follow the principle of data minimization, meaning that the data are processed only to the extent and for as long as necessary. However, we may keep your personal data for longer in case of a potential or ongoing court claim or another legal reason. We attempt not to keep outdated or unnecessary information and to ensure that personal data is kept up to date and accurate. After the expiration of the personal data storage period, we anonymize or permanently erase the relevant personal data.

Please contact us at privacy@paydoo.com if you have any comments, questions or concerns, or if you have any information about an actual or suspected data breach.