

We process information about potential and existing customers, as well as customer co-borrowers or guarantors for the following purposes:



Data Type	Processing Purpose	Legal Grounds	Can you receive leasing if you do not provide us with this information?	How long will we keep this information about you?	Can you ask us to delete or stop using this information at any time?	Can you ask us to correct this information?
Name, surname, personal identity number, telephone number and e-mail of the potential customer and co-borrower or guarantor	Preparation of a leasing offer	Legitimate interest in preparing a leasing offer; Implementation of measures before the conclusion of the agreement	No	10 years after fulfilment of the agreement or 5 years have passed from the date of refusal to grant leasing	No	Yes
Name, surname, personal identity number of the potential customer and co-borrower or guarantor	Creditworthiness assessment	Consumer Lending Law; Civil Code; Legitimate interest in assessing the guarantor's ability to fulfill the debtor's obligations	No	10 years after fulfilment of the agreement	No	Yes
Information on the income and creditors, employer, position, duration of employment and number of dependents of the potential customer and co-borrower or guarantor	Creditworthiness assessment	Consumer Lending Law; Civil Code; Legitimate interest in assessing the guarantor's ability to fulfill the debtor's obligations	No	10 years after fulfilment of the agreement or 5 years have passed from the date of refusal to grant leasing	No	Yes
Bank account statement of the potential customer and co-borrower	Creditworthiness assessment	Consumer Lending Law; Civil Code	Yes	10 years after fulfilment of the agreement	No	Yes
Amount of state social insurance contributions of the potential customer and co-borrower or guarantor	Creditworthiness assessment	Consumer Lending Law; Civil Code; Legitimate interest in assessing the guarantor's ability to discharge the debtor's obligations	Yes	10 years after fulfilment of the agreement	No	Yes
Information on the potential customer and co-borrower or guarantor in credit registers and debtor databases	Creditworthiness assessment	Consumer Lending Law; Civil Code; Legitimate interest in assessing the guarantor's ability to fulfill the debtor's obligations; Implementation of measures before the conclusion of the agreement	No	10 years after fulfilment of the agreement	No	No

Name, surname, personal identity number, copy of ID or passport of the potential customer and co-borrower or guarantor	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing, Art. 19	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	Yes
Bank account statement of the potential customer and co-borrower	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	Yes
Amount of state social insurance contributions of the potential customer and co-borrower or guarantor	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	Yes
Information from credit registers and debtor databases on the potential customer and co-borrower or guarantor	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	Yes
Customer's and co-borrower's or guarantor's credit file (information stored in various data sources) containing all personal data processed for the issuance of leasing and during its validity or any communication with you if the agreement is not signed	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	No
Remark on a politically exposed person, information on the beneficial owner	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	Yes
Information from registers of the State Revenue Service	Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	No
Name, surname, personal identity number, bank account No. of the potential customer and co-borrower or guarantor	Granting and execution of leasing	Signing of the agreement	No	10 years after fulfilment of the agreement or 5 years have passed from the date of refusal to grant leasing	No	Yes
Contact details and postal address of the potential customer and co-borrower or guarantor	Granting and execution of leasing	Signing of the agreement	No	10 years after fulfilment of the agreement or 5 years have passed from the	No	Yes

				date of refusal to grant leasing		
Name, surname, personal identity number of the potential customer and co-borrower or guarantor	Insurance of the leasing object	Consent	Yes	Until the insurance contract is signed	Yes	Yes
		Purchase of insurance for fulfilment of the agreement	Yes	Until the insurance contract is signed	Yes	Yes
Name, surname, contact information, leasing agreement, payments made, number of dependents of the potential customer and co-borrower or guarantor	Debt recovery	Legitimate interest in debt recovery	Not applicable	Until the debt is repaid or ceded to another person	No	Yes
Customer's and co-borrower's or guarantor's credit file (information stored in various data sources) containing all personal data processed for the issuance of leasing and during its validity	Provision of services; Enforcement of contractual obligations	Fulfilment of the agreement	No	10 years after fulfilment of the agreement or 5 years have passed from the date of refusal to grant leasing	No	Yes
Customer's and co-borrower's or guarantor's credit file (information stored in various data sources) containing all personal data processed for the issuance of leasing and during its validity	Protection of interests of Citadele Leasing in cases of complaints	Civil Code; Legitimate interest in making a profit from a leasing transaction	Not applicable	10 years after leasing is repaid	No	Yes
Recording telephone conversations	Customer service quality evaluation	Legitimate interest in providing and improving the quality of service, providing evidence of transactions and communication with you	Yes	12 months	Yes	No
Name, surname, e-mail, telephone number, information on creditworthiness and liabilities from the credit file, other information	For advertising - receipt of notices and offers	Consent	Yes	Until withdrawal of consent	Yes	Yes
Name, surname, e-mail, telephone number, information on creditworthiness and liabilities from the credit file, information from credit bureaus and debtor databases, other information	For advertising - receipt of personal credit limit offers	Consent	Yes	Until withdrawal of consent	Yes	Yes
Name, surname, personal identity number and credit file (information stored on different data sources) containing all the personal data processed for entering into the agreement and during its validity	Risk management and fulfilment of prudential regulations	Legal obligation and Legitimate interest of parent company to fulfil legal requirements stipulated in regulations of European Banking Authority and European Central Bank	Not applicable	10 years after leasing is repaid	No	Yes

INFORMATION: Please be advised that the retention periods of information (incl. but not limited to personal data) stipulated in the table hereinabove are indicated according to each processing purpose. If the same set of information (incl. but not limited to personal data) has been processed for multiple purposes, the longest retention period shall prevail.

We process information about persons buying out cars for the following purposes:

Data Type	Processing Purpose	Legal Grounds	Are you able to buy out a car if you do not provide us with this information?	How long will we keep this information about you?	Can you ask us to delete or stop using this information at any time?	Can you ask us to correct this information?
Name, surname, personal identity number and address	Processing of car buy-out	Conclusion and fulfilment of the agreement	No	10 years after fulfilment of the agreement	No	Yes

We process information about sellers of leasing objects (private individuals) for the following purposes:

Data Type	Processing Purpose	Legal Grounds	Are you able to sell/lease a leasing object if you do not provide us with this information?	How long will we keep this information about you?	Can you ask us to delete or stop using this information at any time?	Can you ask us to correct this information?
Name, surname, personal identity number, address, e-mail, telephone number, bank account number, vehicle registration number	Conclusion of the agreement with seller of leasing object, incl. communication thereon	Conclusion and fulfilment of the agreement	No	10 years after fulfilment of the agreement	No	Yes
Name, surname, personal identity number	Due diligence process/ Prevention of money laundering and terrorism financing	Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing	No	8 years with possibility to extend 2 years after the last contact or fulfilment of the agreement	No	Yes