

SCHUFA Notice:

Data transmission to SCHUFA and release from banking secrecy:

By giving Holvi Payment Services Oy - Zweigniederlassung Deutschland ("Holvi") your written consent to conduct a credit check in connection with opening a payment account with Holvi, you acknowledge that you have read and agree to the terms and conditions set out herein.

Before you can open an account with Holvi, Holvi transmits your personal data collected within the scope of the direct contractual relationship to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden, Germany, regarding the application, implementation and termination of this business relationship, as well as data regarding non-contractual behaviour or fraudulent behaviour.

The legal basis for this transfer is your consent pursuant to Art. 6 (1) (a) GDPR, the processing for the performance of a contract pursuant to Art. 6 (1) (b) GDPR and our legitimate interest in the processing pursuant to Art. 6 (1) (f) GDPR. You can revoke your consent at any time by sending an email to support@holvi.com.

The transfer of data may only take place on the basis of Art. 6 (1) (f) GDPR, insofar as this is necessary to safeguard the legitimate interests of Holvi or third parties and does not override the interests or fundamental rights and freedoms of the data subject which require the protection of personal data.

You release Holvi from banking secrecy in this respect.

SCHUFA processes the data provided to it and also uses it for the purpose of profiling (scoring) in order to provide its contractual partners in the European Economic Area and in Switzerland and, where applicable, other third countries (insofar as there is an adequacy decision on these by the European Commission) with information which is used, among other things, to assess the creditworthiness of natural persons. Further information on SCHUFA's activities can be found in the SCHUFA Information Sheet pursuant to Art. 14 GDPR or online at www.schufa.de/datenschutz.