



Credit check and data transmission to the SCHUFA Holding AG

This following section is only applicable to end customers located in Germany.

By providing written consent to Holvi Payment Services Oy - Zweigniederlassung Deutschland ("Holvi") for performing a credit check in conjunction with your application for a Holvi credit card, you confirm that you have read and agree to the provisions outlined in this document.

When you apply for a Holvi credit card and prior to Holvi granting a credit line to a customer, Holvi will transmit your personal data collected within the scope of the instant contract related to the application for, performance or termination of this business relationship as well as data regarding conduct that violates a contract and/or is fraudulent, to SCHUFA Holding AG ("Schufa"), Kormoranweg 5, 65201 Wiesbaden for the purpose of a creditworthiness check.

The legal bases for such transmission comprise your consent according to Art. 6 (1) (a) GDPR, the processing for the performance of a contract according to Art. 6 (1) (b) and our legitimate interest in the processing according to Art. 6 (1) (f) GDPR. You can revoke your consent at any time by email to support@holvi.com.

Data may only be transmitted on the basis of Art. 6 (1) (f) GDPR to the extent necessary for the purposes safeguarding the legitimate interests pursued by Holvi or third parties and such interests are not overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data. The exchange of data with SCHUFA likewise facilitates the satisfaction of statutory obligations to perform an evaluation of the creditworthiness of customers (§ 505a of the German Civil Code; § 18a of the German Banking Act). **You release Holvi from banking secrecy to such an extent.** You also can revoke this consent at any time by email to support@holvi.com.

SCHUFA processes data it receives and also uses such data for purposes of profile creation (Scoring) in order to provide its contractual partners domiciled in the European Economic Area and Switzerland as well third countries as applicable (to the extent an adequacy decision from the European Commission is available for such countries) information to be used to evaluate the creditworthiness of natural persons amongst other things.

Additional information regarding SCHUFA's business may be found in the SCHUFA Information Sheet or online at www.schufa.de/datenschutz. You may receive information regarding your saved data from SCHUFA. Further information on SCHUFA-checks and the Score-Procedure can be found on www.meineschufa.de. The SCHUFA's postal address is:

SCHUFA Holding AG
Privatkunden Service Center
Postfach 103441
50474 Köln