

Data protection information

Our handling of your data and your rights under

Articles 13, 14 and 21 of the General Data Protection Regulation (GDPR)

The recipient of this data protection information is asked to make it known within the company in an appropriate manner and in particular to make it available to the persons entrusted with the processing of the intended contractual relationship.

<p>1. Who is responsible for data processing and whom can I contact?</p>	<p><input type="checkbox"/> DAL Deutsche Anlagen-Leasing GmbH & Co. KG, Emy-Roeder-Straße 2, 55129 Mainz, Telefon: + 49 6131 8040, E-Mail: info@dal.de</p> <hr/> <p>You can reach our data protection officer</p> <p>Data Protection Officer DAL Deutsche Anlagen-Leasing GmbH & Co. KG Emy-Roeder-Straße 2, 55129 Mainz, also under the following e-mail address: datenschutz@dal.de</p> <p><input type="checkbox"/> For contractual relationships with</p> <p>Deutsche Leasing AG Deutsche Leasing Finance GmbH</p> <p>the responsible body is</p> <p>Deutsche Leasing AG Frölingstraße 15-31, 61352 Bad Homburg v. d. Höhe Telefon: +49 6172 8800, E-Mail: service@deutsche-leasing.com</p> <p>Deutsche Leasing AG is a company of Deutsche Leasing Group¹. ¹Cf. www.deutsche-leasing.com/de/unternehmen/daten-und-fakten/konzernstruktur/</p> <p>With the exception of the group companies DAL Deutsche Anlagen-Leasing GmbH & Co. KG, S-Kreditpartner GmbH, Deutsche Factoring Bank and Bad Homburger Inkasso GmbH, Deutsche Leasing AG centrally performs the data processing tasks using data processing equipment for the Deutsche Leasing group companies listed under the above link and in this respect decides on the means and purpose of data processing (Art. 4 para. 7 GDPR) of these companies.</p> <hr/> <p>You can reach their data protection officer under the following e-mail address: datenschutz@deutsche-leasing.com</p>
<p>2. Which source and data is used?</p>	<p>The Controller processes personal data (Art. 4 para. 2 GDPR) which it receives from the data subject in the context of the business relations. Where necessary, the Controller also processes personal data that it has lawfully received about the data subject from other companies of the Sparkassen-Finanzgruppe or from other third parties (e.g. for the fulfillment of contracts or on the basis of a consent given by the data subject). In addition, the Controller processes personal data which it has legitimately collected and may process from publicly accessible sources (e.g. land registers, commercial and association registers, press, media).</p> <p>Relevant personal data are personal information (name, address and other contact data, day and place of birth and nationality), identification data (e.g. ID data) and authentication data (e.g. signature sample). In addition, also data from the fulfillment of the contractual obligations of the Controller, information on the financial situation of the data subject (creditworthiness data, scoring/rating data, origin of assets), advertising and sales data, documentation data (e.g. visit log), register data, data on the use of telemedia offered by</p>

	the Controller (e.g. time of calling up websites) and other data comparable with the categories mentioned.
3. For what purpose is the data processed and on what legal basis?	The Controller processes personal data in accordance with the provisions of the EU General Data Protection Regulation (GDPR) and the Federal Data Protection Act (BDSG).
4.1 For the fulfilment of contractual obligations (Art. 6 para. 1 lit. b GDPR)	Personal data is processed for the purpose of providing or brokering banking, financial and real estate services as well as insurance and real estate transactions. This applies in particular to execute the contracts of the Controller or pre-contractual measures with the data subject and all activities (required for) in connection with the operation and administration of a credit and financial services institution. The purposes of data processing depend primarily on the specific product (e.g. leasing, hire purchase, credit, brokerage agreement). Details can be found in the respective contract documentation.
4.2 Within the framework of the balancing of interests (Art. 6 para. 1 lit. f GDPR)	Where necessary, the Controller processes personal data beyond the actual performance of the contract to protect the legitimate interests of the Controller or third parties. Examples: <ul style="list-style-type: none"> • Advertising or market and opinion research, as far as the use of the data was not contradicted; • Enforcement of legal claims and defense in legal disputes; • Ensuring the IT security and IT operation of the Controller; • Prevention and investigation of criminal offenses; • Measures for business management and further development of services and products.
4.3 On the basis of the consent given by the data subject (Art. 6 para. 1 lit. a GDPR)	Insofar as the Controller has been given the consent to the processing of personal data for specific purposes (e.g. passing on of data within the Sparkasse network, advertising address), the legality of such processing is assured on the basis of the consent given by the data subject. A given consent can be revoked by the data subject at any time with effect for the future.
4.4 Due to legal requirements (Art. 6 para. 1 lit. c GDPR)	The Controller is subject to various legal obligations, i.e. statutory requirements (e.g. German Banking Act, Money Laundering Act, tax laws) and supervisory requirements (e.g. such of the European Central Bank, the European Banking Supervisory Authority, the German Federal Bank and the Federal Financial Supervisory Authority). The purposes of the processing include identity and age verification, fraud and money laundering prevention, the fulfillment of tax control and reporting obligations as well as the evaluation and management of risks.
5. Who receives the data?	Within the Controller's company, those employees receive personal data who need need to receive it in order to fulfill contractual or legal obligations of the Controller. Contracted processors (Art. 28 GDPR) may also receive data for these purposes. These are companies in the categories banking services, IT service providers, logistics, printing services, telecommunications, debt collection, consulting and sales and marketing. Personal data will only be passed on to recipients outside the Controller if this is required by legal provisions, if the data subject has given his or her consent, or if the data must be passed on in order to initiate or carry out the business relationship.
6. How long will the data be stored?	Where necessary, the Controller processes and stores personal data only for the duration of the business relationship with the data subject. In addition, Controllers are subject to various storage and documentation obligations arising from the German Commercial Code (HGB), the German Fiscal Code (AO), the German Banking Act (KWG), the German Money Laundering Act (GwG) and the German Securities Trading Act (WpHG), among others. The periods for storage and documentation specified there are two to ten years starting from the end of the business transaction. Finally, the storage period is also assessed according to the statutory limitation periods, which, for example, according to Sections 195 et seq. of the German Civil Code (BGB) can generally amount to three years, but in certain cases also up to thirty years.

<p>7. Is data transferred to a third country or to an international organisation?</p>	<p>Data is only transmitted to third countries (countries outside the European Economic Area (EEA)) if this is necessary for the performance of the business relationship, is required by law or the data subject has given his or her consent to the Controller. The Controller will inform the data subject separately about details, insofar as this is required by law.</p>
<p>8. What data protection rights do the data subject have?</p>	<p>Every data subject has the right of information under Art. 15 GDPR, the right to correction under Art. 16 GDPR, the right to deletion under Art. 17 GDPR, the right to limitation of processing under Art. 18 GDPR and the right to data portability under Art. 20 GDPR. The restrictions according to Sections 34 and 35 BDSG apply to the right to information and the right of deletion. In addition, there is a right of filing a complaint with a data protection supervisory authority (Art. 77 GDPR in conjunction with Section 19 BDSG).</p>
<p>9. Who is the supervisory authority?</p>	<p>For a Controller based in Mainz: The State Commissioner for Data Protection and Freedom of Information of Rhineland-Palatinate Hintere Bleiche 34, 55116 Mainz, Germany</p> <p>For a Controller based in Bad Homburg: The Hessian Data Protection Commissioner Gustav-Stresemann-Ring 1, 65189 Wiesbaden, Germany</p>
<p>10. Is there an obligation to provide data?</p>	<p>In the context of the business relationship, only those personal data must be provided which are necessary for the establishment, implementation and termination of a business relationship or for the collection of which there is a statutory obligation. Without this data, the conclusion of an intended contract must usually be rejected or an existing contract can no longer be executed and must be terminated prematurely.</p>
<p>11. To what extent is data used for profile formation (scoring)?</p>	<p>The Controller also processes personal data with the aim of assessing certain personal aspects (profiling). The Controller uses profiling in the following cases, for example:</p> <ul style="list-style-type: none"> • Due to legal and regulatory requirements, we are obliged to combat money laundering, terrorist financing and asset-polluting crimes. For this purpose, data is also evaluated (for example, in payment transactions). These measures also serve to protect you. • We use evaluation tools to inform and advise customers about products in a targeted manner. These enable demand-oriented communication and advertising, including market and opinion research. • The Controller uses the rating as part of its risk assessment. The probability with which a customer will meet its payment obligations in accordance with the contract is calculated. The calculation can, for example, take into account annual results and financial circumstances, payment behavior (e.g. account turnover, balances), experience from the previous business relationship, contractual repayment of earlier loans as well as information from credit agencies and the affiliation to an industry. The rating is based on a mathematically and statistically recognized and proven procedure. The calculated credit ratings support the Controller in decision-making within the framework of product contracts and are included in ongoing risk management.

12. Right of the data subject to object on a case-by-case basis	<p>Data subjects have the right to object at any time to the processing of personal data concerning them, on the basis of Article 6 para. 1 lit. f of the GDPR (data processing on the basis of a balance of interests), for reasons arising from their particular situation; this also applies to profiling within the meaning of Article 4 para. 4 GDPR based on this provision, which is used by the Controller for credit assessment or for advertising purposes.</p> <p>If an objection is lodged, the Controller will no longer process the personal data unless it can prove compelling grounds for processing worthy of protection which outweigh the interests, rights and freedoms of the data subject or the processing serves to assert or defend legal claims.</p>
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13. Right of objection to the processing of data for direct marketing purposes	<p>The Controller processes personal data for direct marketing purposes. Data subjects have the right to object at any time vis-à-vis the Controller to the processing of personal data concerning them for the purpose of such advertising; this also applies to profiling insofar as it is connected with such direct advertising. If the data subject objects to the processing for direct marketing purposes, the Controller will no longer process the respective data subject's personal data for these purposes. The objection can be made form-free.</p>
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