



Creditro A/S
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22. marts 2018

Regarding notification/application for permission to process personal data for professional disclosure of information to assess financial solidity and credit worthiness.

Datatilsynet
Borgergade 28, 5.
1300 København K

Regarding Datatilsynet's letter of 15 March 2018 and Creditro A/S' payment of the fee on 19 March 2018, Datatilsynet informs Creditro A/S.

CVR-nr. 11-88-37-29

PERMISSION

Phone 3319 3200
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to process personal data for commercial disclosure of information to assess financial solidity and creditworthiness (credit information bureau). The permit is granted on the following terms:

Special treatment "rules"

J.nr. 2018-45-0032
Dok.nr. 467956
Contact person:
Kenni Elm Olsen
Direct: 3319 3257

1. No registration, disclosure, or other processing may occur, including being threatened with reporting a claim on a person or company if the claim is disputed.
2. Creditro A/S must, through subscription terms or Eq., ensure that the agency's subscribers do not obtain credit information about a person to need for employment of the person concerned. This applies regardless of whether the person about whom information is sought has given consent that the information is obtained. However, information must be obtained if there is any on employment in a particularly trusted position, where for the sake of the position, it is necessary to obtain information about the solidity and creditworthiness of the person in question.
3. Creditro A/S must secure the necessary documentation to meet the conditions for reporting and disclosure.

Duty of disclosure

4. No later than 4 weeks after the collection of the information takes place, the registered notification of the name and address must always be given to Creditro A/S, the purpose of the processing, who reported the information, the categories of recipients, about the access to insight, about the access to correction of the information relating to the registered person, as well as whether to complain to Datatilsynet, cf. condition 8.

If the information is collected by telephone from the registered person during, for example, interviews, the agency must also state whether it is compulsory or voluntary to answer the questions asked, as well as possible consequences of not answering.

If the registration relates to a relationship of liability and there is not one final judicial decision, this must be stated at least in the notification that the registered person will be deleted if the registered person disputes the amount or correctness of the claim by contacting the agency.

Such an objection can be submitted to the agency both in writing and orally by the registered person.

If the registration relates to a relationship of liability, where the conditions for disclosure in summary form in Persondataloven § 23, subsection 3, are not fulfilled, it must be stated in the notice that information about the debt does not will be passed on.

Suppose the agency uses information that may not be disclosed in summary form in assessments of the registered person's creditworthiness. In that case, this is clear from the notification, which must also contain a clear and emphatic description - in general form - of the parameters that will come to be included in the calculation.

Incorrect/misleading information

5. It is the responsibility of Creditro A/S to justify the processing when a registered traveler raises doubts about its correctness.

Creditro A/S cannot demand that the debtor request deletion, correction, or blocking in writing, just as Creditro A/S cannot, as a condition for deleting the information, demand that the debtor submit documentation for the justification of the dispute.

6. In the event of an undocumented inquiry from a registered person that the claim is settled by payment or terminated in some other way, Creditro A/S can, however, carry out reasonable investigations to clarify the issue, for example, by immediately following the data subject's inquiry to request the reporting creditor to confirm the data subject's information and cancel the registration.

Deletion of information

7. Information about conditions that speak against creditworthiness, and which are more than 5 years old may not be processed unless it is apparent in the individual case that the condition is of decisive importance for the assessment of the financial soundness and creditworthiness of the person in question.

Creditro A/S is also obliged to observe any deletion deadlines notified by Datatilsynet.

Access to complaints

8. Inquiries from a data subject about deletion, correction, or blocking of information that is stated to be false or misleading, or whether deletion of information that may not be processed must be done as soon as possible and before 4 weeks after receipt is answered in writing by Creditro A/S.

If Creditro A/S refuses to carry out the requested deletion, rectification, or blocking, the data subject can bring the issue to Datatilsynet, which must be informed of.

Security

9. The necessary contacts must be made with Creditro A/S and the agency's subscribers' security measures to ensure that information in the register is not misused or comes to the knowledge of unauthorized persons.
10. Transmission of information over the open internet may only be done in adequately encrypted form.
11. However, encryption is not required if only information is sent from publicly available sources.
12. If the agency's subscribers are given access to the information via a website, an arrangement must also be established so that only access to the information is granted after entering a password. If the information is made available over the open internet, the information must be sent in an adequately encrypted form.

Changes/Termination

13. Before implementing changes to the information that has been communicated, Datatilsynet's permission must be obtained in connection with the issuance of a permit. Changes of less significant importance shall, however, only be reported. Notification can be made afterward, but no later than 4 weeks after implementation.

Cessation of the operation of the credit bureau must be notified immediately to Datatilsynet.

The above terms are valid until further notice. Datatilsynet reserves the right to later take up the terms for revision, should the need arise.

Furthermore, the terms are supplementary concerning the rules in Persondataloven and, in some instances, express a clarification of the law's rules. It must be emphasized that Persondataloven's rules apply to the extent that these are matters that are not regulated in the above terms.

Regarding condition 3, Datatilsynet must note that the Danish Data Protection Authority will not require the preservation of documentation in the form of a photocopy of a declaration of guilt, summons, etc. in addition to 3 months, provided that the agency, through contact with the subscriber ensures that the declaration of guilt, the summons, etc. later can be obtained.

Datatilsynet can also accept that lawyers, when entering into a certification agreement with the agency, generally guarantee the conditions in Section 23, a subsection of Persondataloven 3. Datatilsynet can accept such an arrangement on the condition that, in connection with concrete reports of claims, the lawyer discloses which claim is in question, as well as the type of foundation that forms the basis for registration and disclosure.

The background for condition 3 is that Persondataloven § 23, subsection 3, it appears that summary information about liability may only be disclosed if the information comes from Statstidende, is reported by a public authority according to the rules in chapter 5, or if the information relates to liability for the same creditor of more than DKK 1,000. The creditor has either acquired the registrar has written acknowledgment of overdue debt or if legal action has been taken against the person in question. However, the finally approved debt settlement information may not be passed on.

However, Datatilsynet accepts that a credit reporting agency, within the framework of section 20 of the act, records information about the debt that does not meet the conditions for disclosure and which, therefore, must not be seen by the agency's subscribers. A condition for this, however, is that the subscriber, before reporting, has sent several reminder letters. Furthermore, the subscriber must make the last move obligor is aware that non-payment will entail reporting to a credit reporting agency.

Furthermore, Datatilsynet must draw attention to the fact that according to Persondataloven § 23, subsection 4, disclosure of summary information about individuals is permitted only to be done in such a way that the information cannot form a basis for the assessment of the financial solidity and creditworthiness of anyone other than the individuals concerned.

This means that the agencies' publications - for example, lists - must be arranged so that searches can only be done for the registered persons' names, placed in alphabetical order, or combined with address information. However, a list divided by postcode may be sent out. A telephonic transfer may only occur if the agency's subscriber can provide the name of the personal information requested.

Suppose summary information about the culpability of individuals is disclosed via an

online system, possibly over the internet. In that case, Datatilsynet accepts that the system is set up in such a way that, in the event of inquiries, the subscribers must, in all cases, enter the following: first name, last name, street name, house number, and postcode. In addition, any additional information about the date of birth, etc.

The search must then be carried out according to the following criteria:

- a. First name, last name, and date and year of birth
- b. First name, surname, street name, house number, and postcode
- c1. First name, date and year of birth, street name, house number, and postcode
- c2. Surname, date and year of birth, street name, house number, and postcode
- d. Postal code

With a view to the agency's fulfillment of §§ 24 and 25 of Persondataloven, of which it appears that information or assessments that turn out to be incorrect or misleading must be deleted or corrected as soon as possible, additional registration (logging) of the identity of the questioner and the information provided.

The notification will soon be published in the register at the Data Protection Authority website www.datatilsynet.dk

Kind regards

Kenni Elm Olsen

