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Company

The inspection was carried out on the basis of the Office's inspection plan for 2020 and was aimed at compliance with obligations in the processing of personal data in connection with the provision of loans, in particular verification of the method of obtaining personal data, fulfillment of the basic principles of processing, information obligations, the exercise of the rights of data subjects and the security of processed personal data data, including control of the processing status of the controller in relation to other controllers. The controller (legal entity) holds a license to operate as a non-bank consumer credit provider (granted by the Czech National Bank). It performs both manual and automated processing of personal data through its own internal system. Personal data of applicants and clients are collected and processed for the purpose of assessing the application for a consumer loan, assessing the creditworthiness of the consumer, managing the consumer loan agreement and collecting claims for clients and mandatory archiving, through the website of the controller, the customer line, or online or offline intermediaries of non-bank consumer loans. The applicant, through one of the above-mentioned methods, will provide the inspected with personal data and other documents necessary for the proper assessment of the loan application. On the basis of the Consumer Credit Act, the auditee is obliged to verify the identity of the applicant and sufficiently assess his creditworthiness. Subsequently, it is only possible to provide the applicant with a consumer loan, or deny his request. The controlled party has concluded contracts with third parties and outsourcing service providers, both for the processing of personal data of its employees and entities involved in the processing of personal data of clients/applicants. Contracts contain the required details according to Article 28, paragraph 3 of the general regulation. Furthermore, the controller has taken appropriate measures to provide data subjects with all the information referred to in Articles 13 and 14 of the General Regulation in a concise, transparent, comprehensible and easily accessible manner. It publishes information on the processing of personal data, including the use of cookies, on its website. The client/applicant has the wording of the terms of the contract, information on the processing of personal data and consent to the transfer of a telephone number or social security number for the purpose of assessing creditworthiness available to the client/applicant before sending their application. The auditee responds to the requests of clients/applicants in connection with the change of personal data and conducts intensive training of all executives who process the personal data of clients/applicants. The controlled party has evaluated the severity and

probability of the risks associated with the processing of personal data and, following this, has taken technical and organizational measures to ensure a level of security corresponding to the given risk. These measures are also enshrined in the contracts that the controller concluded with the processor. The controller processes the subjects' personal data based on a legitimate interest, provides information that enables clients to access their personal data, provides information about their rights, and draws attention to the applicable wording of the general regulation. Contracts for the processing of personal data with third parties oblige the processor to ensure a level of security corresponding to the given risk for the duration of the concluded contracts. The inspection did not reveal any violation of the obligations arising from the general regulation.

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