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Non-bank lender

The inspection was carried out on the basis of the Office's Inspection Plan for 2019. The subject of the inspection was compliance with Regulation (EU) 2016/679 in connection with the processing of personal data by the inspected person as a personal data administrator when concluding credit agreements negotiated online, with an emphasis on the rights of data subjects according to Articles 12 to 22 of Regulation (EU) 2016/679.

The auditee is a non-bank consumer credit provider and payment institution supervised by the Czech National Bank.

Applicants can only apply for a loan electronically, through a web or mobile application. The online loan application process is the main communication channel with loan applicants.

The inspection focused on the inspection of the fulfillment of the obligations of the personal data administrator according to Article 6, paragraph 1 of Regulation (EU) 2016/679 and Articles 12-14 of Regulation (EU) 2016/679. The information obligation was fulfilled by the controlled person in the published document "Privacy Protection" on its website. Furthermore, it was checked how the inspected person fulfills his obligations according to Articles 15-22 of Regulation (EU) 2016/679. A description of the rights and their application by the administrator was also given in the published document "Privacy Protection".

The inspection carried out did not reveal a violation of the above-mentioned articles of Regulation (EU) 2016/679 by the inspected person.

Additional information:

Part of the prudent behavior of any consumer who intends to conclude a contract regarding financial services should also be a careful reading of the basic information and documents of the controller describing the intended processing of personal data.

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