
DLL Privacy Statement

Statement description

This DLL Privacy Statement outlines the standards by which DLL will collect and process Personal Data relating to all natural persons, including but not limited to its customers, vendors, dealers, suppliers and other third parties.

For questions related to this document, please contact us via: privacyoffice@dllgroup.com

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1. Introduction

De Lage Landen International B.V. ('DLL') processes Personal Data in accordance with applicable data privacy laws and as stipulated in this Privacy Statement ('Statement'). With this Statement DLL wants to inform you in a transparent manner on the most important standards by which DLL processes Personal Data.

De Lage Landen International B.V. is a private limited liability company established under Dutch law.

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Supervisory Authority: European Central Bank, Dutch Central Bank and Authority for Financial Markets

Questions about this Statement or the processing of Personal Data in general, can be directed to the Data Protection Officer (DPO) of DLL via privacyoffice@dllgroup.com. This DPO has been appointed for De Lage Landen International B.V. and its affiliates.

Main activities of DLL

DLL supplies finance solutions to buyers of capital goods. To do so, we work together with manufacturers and distributors of these goods. We may offer and/or sell services and/or products directly, through these manufacturers and distributors or through other vendors ('DLL-partner').

Next to the aforementioned 'main activities' DLL, specifically for the German market, offers the possibility for consumers to have (credit)deposits with DLL.

What does DLL consider as Personal Data processing?

This privacy statement concerns Personal Data processing. What do these words mean?

– Personal Data

Information that says something directly or indirectly about you is referred to as Personal Data. Examples include your name and address, and also information such as your income.

Information relating to a sole trader, commercial partnership or professional partnership is also considered Personal Data.

Information relating to a legal entity is not Personal Data, but information relating to a legal entity's representative does count as Personal Data.

– Processing

Processing means anything that can be done with Personal Data. This includes the collection, storage, use, transfer and removal of data.

2. Why does DLL process Personal Data?

DLL processes [Personal Data](#) for the following purposes:

a. In order to enter into a contract with you and to fulfil contract obligations

When entering into a contract with DLL, we need to process your Personal Data. DLL for example needs to do an examination in order to assess whether DLL can accept you as a client:

– **Integrity check:** When entering into a client relationship we consult available incidents registers and warning systems. We also check the national and international sanctions lists.

As a financial institution, DLL has a legal obligation to perform such a check.

– **Verify identity:** When entering into a client relationship we must confirm your identity. We can do this by making a copy of your identity document so that we can identify you. We will use the copy of your identity document only for identification and verification.

As a financial institution, DLL has a legal obligation to verify your identity.

For checking the integrity and identity of her clients, DLL may also rely on checks performed by other financial institutions.

Relating to clients who have deposits with DLL, DLL relies on the checks performed by MHB-Bank AG with registered office in Frankfurt, Germany. Relating to the personal data used for and resulting from these checks, DLL and MHB-Bank are considered joint-controllers. The relevant information to perform the aforementioned checks is gathered by a third party Raisin GmbH with registered office in Berlin, Germany, who acts as a processor of DLL in that regard.

– **Credit check:** When entering into a client relationship we also assess whether you qualify from a financial perspective. We call this method credit scoring. Your credit score is calculated based on automated decision-making. We can decide not to enter into an agreement with you if you do not qualify. For this assessment we also involve third parties, such as Credit rating agencies and we use Personal Data collected by these agencies. DLL has a legitimate interest to avoid a situation in which her counterparts are unable to meet their financial obligations.

When we have entered into an agreement, we process Personal Data in order to fulfil the contract as set out below:

– **Continuous integrity check:** When you are our client, we will continue to consult the incidents registers

and warning systems. We also check the national and international sanctions lists.

As a financial institution, DLL has a legal obligation to perform such a check.

- **Information on product:** We inform you about your lease agreement, for example the remaining term of outstanding obligations. Or we will contact you to seek solutions if arrears should emerge.
- **Services:** To provide certain services that can be part of the financial agreement we involve third parties, for example DLL partners.
- **Intermediary services:** As intermediary for another service provider we transfer Personal Data to be able to carry out our activities.
- **Recordings:** We can make recordings of telephone conversations, email messages, camera images, online chat sessions and video chat sessions, and may document these recordings. We may do this to monitor quality, to investigate fraud and for training and coaching purposes. DLL has a legitimate interest to uphold quality standards by training and coaching of her members and it's in the interest of DLL and her clients to take adequate measures against fraud.

b. To comply with legal obligations

- **Providing data to Government and regulators:** We must, based on certain (international) law and regulations collect, analyse and sometimes transfer Personal Data about you to (European) government authorities or supervisory authorities in the Netherlands or abroad. For instance to the Authority for Financial Markets, the European Central Bank or the Dutch Central Bank. We must observe regulations to be able to offer you financial services, such as the Financial Supervision Act. Furthermore, we must observe regulations to prevent fraud and criminality, such as the Law for preventing money laundering and financing terrorism (*Wwft*). Based on this Act we must also determine the ultimate owner (UBO) of the company with whom we enter into an agreement.

The tax authorities and justice, but also, for instance, the intelligence services can request Personal Data from us. In that case, we are legally obliged to cooperate with the investigation and pass on your Personal Data. In relation to deposits we are obliged to inform the tax authorities about the income that is generated deriving from interest over the amount deposited with DLL.

- **Risk models:** Based on European regulations we are obliged to make risk models that include your Personal Data. This allows us to determine the risks of DLL when financing you and the extent of the financial buffer we must hold. These risk models determine the chances that you will for instance get in arrears. Hereby we can for instance, in consultation with you, prevent possible payment difficulties or handle these quicker.

c. To ensure your security and integrity as well as the security and integrity of the financial sector

We process your Personal Data to ensure your security and ours, and also the security of the financial sector. We also do this for the purpose of preventing fraud, money laundering and the financing of terrorism. As a financial institution, DLL has a legal obligation to do so.

- **Incident registers and warning systems:** If you wish to become a client, or are already a client of ours, we will consult the incident registers and warning systems.
- **Incident registers and warning systems from public authorities:** Public authorities send us lists of individuals, which we have to enter in our warning registers. These are individuals with whom financial institutions must not do business, or to whom the financial sector must pay extra attention. We may consult the incident registers and warning systems, and we may also record your Personal Data in these registers. If we record information relating to you in these registers, we will notify you unless we are not allowed to do so, for example because the police ask us not to notify you in the interests of their investigation.
- **Publicly accessible sources:** We consult publicly accessible sources, such as public registers, newspapers and the internet, in an effort to combat fraud and protect DLL.

d. To help develop and improve products and services

In order to be of service to you and to innovate, we develop and improve products and services on an ongoing basis. We do this for ourselves, our corporate clients or other parties. Since both DLL and others benefit from such development and improvement, we have a legitimate interest to do so.

We also process Personal Data when analysing your visit to our website. We do this with the aim of improving our website. We use cookies and comparable technology for this.

We make recordings of telephone conversations, email messages (and online chat conversations) for example, and may document these recordings. We do this in order to improve the quality of our services, for example by providing

training to our employees. We may also do this in order to provide proof, to investigate fraud and other matters, and to train, coach and assess employees.

Analysing Personal Data allows us to see how you use our products and services. We also use the results of our analyses to categorise clients into groups. This enables us to create client profiles and interest profiles. When producing these analyses, we sometimes also use information obtained from other parties and publicly accessible sources.

We also carry out research in order to improve our products and services. For example, we may ask you to give your reaction to a product or to review a product. You are not required to cooperate in such studies. Sometimes we use other parties to process your Personal Data for this purpose, for example in order to measure or ask you how we can improve our services. In that case, these other parties act on the instructions of DLL.

e. For account management, promotional and marketing purposes

We process your Personal Data for account management, promotional and marketing purposes. In doing so, we use Personal Data we have obtained from you, such as your activity on our website, as well as information not obtained directly from you, including public registers (such as the Chamber of Commerce), publicly available sources (such as the internet) and other parties (such as DLL-partners). DLL has a legitimate interest to extend the relation with you in order for you to use it to its maximum potential and inform and make you aware of the full scope of DLL's solutions within the boundaries of what is suitable for you.

We also use the services of advertisers in order to display advertisements to a specific target group. We indicate which target group or type of profile our advertisement is intended for. The advertiser then displays the advertisement to the people who are in the target group or fulfil the profile. We never share Personal Data relating to individual clients with such advertisers.

f. To enter into and perform agreements with vendor-partners, suppliers and other parties we work with

If you have contact with DLL in your capacity as a supplier, we may process your Personal Data, for example so that we can establish whether you are permitted to represent your business or facilitate a visit to our offices. Where necessary, for example in order to perform DLL-partner due diligence, we may consult incident registers and warning systems before we enter into our agreement and also while the agreement is in effect, in the context of screening.

g. To carry out business processes and for the purpose of management reports and internal management

To carry out business processes and for the purpose of management reports and internal management we process your Personal Data:

- **Know your customer:** We believe it is important and necessary that we have a good picture of our clients.
- **Credit risk:** Financial products involve credit risk. We have to determine what that risk is, so that we can calculate the financial buffer we need to maintain. In connection with this, we process Personal Data relating to your loans and credit facilities.
- **Transfer of receivables/securitization:** It can happen that we transfer our financial agreement with you to another financial institution. If such a transfer takes place, your Personal Data will be processed. Once the agreements have been transferred, the other party will also process your Personal Data. We agree with the other party that it must comply with legislation and regulations on Personal Data protection. We also do this when a contract is taken over. In the event of a merger or demerger, the legislation on protecting Personal Data will of course be followed.
- **Internal audits and studies:** We also use your Personal Data to perform internal audits and investigations, for example in order to examine how well new rules have been introduced or to identify risks.
- **Improving our own business processes:** We also use Personal Data to analyse and improve our business processes so that we can help you more effectively or make our processes more efficient. Where possible, we will anonymise or pseudonymise your Personal Data first.

DLL has a legitimate interest to categorize and establish risks that are inherent to its business, and accordingly take measures to minimize or transfer (part of) these risks and improve its business processes for the benefit of DLL and its clients.

h. For archiving purposes, scientific or historic research purposes or statistical purposes

We may also process your Personal Data if this is necessary for archiving purposes in the public interest, scientific or historic research purposes or statistical purposes. Where possible, we will anonymise or pseudonymise your Personal Data first.

3. Which Personal Data are processed by DLL?

The Personal Data which are being processed by DLL can be divided in different categories:

Categories of Personal Data	Example	Examples of why DLL uses this Personal Data
Information that allows an individual to be identified directly or indirectly.	Name, address, telephone number, email address, national identification number.	We process this data to be able to identify you, to draft an agreement or to contact you.
Agreement data.	Financial data, the products that you have in place with DLL, your credit risk profile, your financing data.	We process this data to judge whether you may conclude a financial agreement with us. For instance, we want to know whether you are able to fulfil the payment obligations under the financial agreement.
Sensitive data.	Data about health, data on crime or criminal justice, ethnical data, national identification number and biometrical data (such as fingerprints).	<p>We process special categories of data if you have made this information publicly available or if you have given your consent. If you request us to process this data, we only process the data if this is necessary for our services.</p> <p>We only use your ID number if this is legally permitted, for example to identify the UBO.</p> <p>As part of fighting terrorism and because of fiscal obligations we also have to record data about your native country.</p> <p>We only use biometric data if you have registered your fingerprint in the DLL App to quickly access the DLL App (only for DLL-partners).</p>
Recorded calls, (recordings of video chat and online chat sessions), video surveillance, documentation of emails.	Conversations we have with you, and you have with us, by telephone (or in online chat sessions). Emails you send to us and which we receive from you. Camera images that we take in our offices.	We may use the recorded calls, emails (and online chat conversations) to combat fraud, to fulfil legal obligations, to monitor quality, to provide proof, to improve our services and to train, coach and assess our employees. Camera surveillance is used for safety and to investigate fraud.
Data that says something about the use of our website and DLL App.	Cookies, IP address, data about the appliances you use to purchase our services.	We use this data to allow you to use our online services. With the help of cookies we can improve our website and DLL App or we can offer targeted ads/banners.
Data that we receive from other parties.	Data we receive from the vendor-partner, Chamber of Commerce, Credit Registration Office and data that we receive from companies to whom you have given permission to share this data with us.	We use this information to check whether we can enter a financial agreement with you. DLL may also use it for commercial purposes.
Data that we share with other parties.	Financial information we are obliged to share with regulators. Contractual data that we share with third parties that we use for our services. Data that you asked us to share with third parties.	<p>We are obliged to provide certain data to the Tax Authorities and our supervisory authorities AFM (Dutch Authority for the Financial Markets), ECB (European Central Bank), DNB (Dutch Central Bank), ACM (Authority for Consumers & Markets), AP (Authority Personal Data).</p> <p>We also share Personal Data with third parties (such as marketing agencies or suppliers of DLL) that process data on our behalf. Next to that we share Personal Data with DLL-partners (for example we might share the end date of the contract or relevant developments happened during the contract). You can also ask us to share certain data with a third party.</p>
Data we need to prevent and investigate fraud, to prevent money laundering and the financing of terrorism.	The data that is saved in the internal and external referral registers of Rabobank, national and international sanctions lists, location data, identity data, camera images, cookies, IP address.	We process this data to comply with the legal obligations and to prevent that you, the financial sector or DLL becomes victim of fraud, we check if you appear in our external – or internal referral registers of Rabobank and we must check whether your name appears on national and/or international sanctions lists. We can use your IP address, appliances data and cookies to fight internet fraud (Ddos attacks) and botnets.

4. How does DLL collect your Personal Data?

The business of DLL is for a major part generated through the cooperation with DLL-partners. As part of the cooperation between DLL and the DLL-partners the Personal Data is collected by these partners and made available to DLL in order to facilitate DLL in processing such data for the purposes set out above. DLL also receives your Personal Data if you have provided this directly to DLL, for example if you have entered this on the DLL website with the request to contact you.

DLL is part of the Rabobank Group and can therefore also receive your [Personal Data from companies within the Rabobank Group](#). Also, DLL can receive your [Personal Data from third parties](#), such as suppliers. Your Personal Data might then be sent to DLL because DLL cooperates with these third parties and/or you have given your consent to these third parties to share your Personal Data with DLL.

5. Legal basis for processing Personal Data

The purpose of processing is set out in [paragraph 2](#) of this Statement. By law, every Personal Data processing operation must have a legal basis. We have mentioned the applicable legal grounds in [paragraph 2](#). For the most important part, we process your Personal Data because we are under a legal obligation to do so. If, however, this legal obligation does not apply directly to DLL, we have a legitimate interest in processing your Personal Data for these purposes.

In case DLL has indicated it has a legitimate interest for processing, DLL takes into regard whether such interest is overridden by your interest or fundamental rights and freedom. We also process Personal Data where this is necessary to conclude the agreement.

We may also ask you for your consent to process your Personal Data for the purpose of [developing and improving our products and services](#) or for [account management, promotional and marketing purposes](#).

6. How long will DLL store Personal Data?

We do not store your Personal Data longer than we need it for the purposes for which we have collected it, or for the purposes for which we re-use the Personal Data. In the Netherlands this will be in most cases 7 years after the end of the agreement or your relationship with DLL. Sometimes we use different storage periods. For example, if the supervisory authority in the context of risk models requires us to store certain Personal Data longer or if you have filed a complaint that makes it necessary to keep the underlying Personal Data longer.

If we no longer need the Personal Data for the purposes described in [paragraph 2](#), we can still store the data for archiving, legal proceedings or for historical or scientific research or statistical purposes.

7. Does DLL transfer your Personal Data to third parties and to other countries outside the EU?

a. Within Rabobank/DLL Group

DLL is part of the Rabobank Group. If the law permits us, Personal Data can be exchanged within the Rabobank Group, most likely Coöperatieve Rabobank U.A., for example because your application for a financial product needs involvement of Coöperatieve Rabobank U.A. when it exceeds certain hurdles. We must, however, comply with the rules that we have agreed within the Rabobank Group, and as stated in the Binding Corporate Rules and the Rabobank Privacy Code. This Rabobank Privacy Code describes the requirements which all these parts of DLL Group must meet to guarantee an appropriate level of protection of Personal Data.

DLL can also be located in countries outside of the European Union that have less strict privacy rules. If we share your Personal Data with parts of DLL we will only do so in accordance with the Rabobank Privacy Code.

b. Outside Rabobank/DLL Group

Your Personal Data is also transferred to third parties outside the Rabobank Group if we are legally obliged to do so, because we need to identify you before we enter into an agreement with you or because we use a third party for meeting the obligations we entered into with you.

We pass on your Personal Data to third parties if we are obliged to do so. For example to (European) supervisory authorities, such as the (AFM, DNB or the ECB) or the tax authorities.

If you do not pay on time, we also transfer your Personal Data to third parties that we need in the context of our services. For example, bailiffs and lawyers.

It can happen that we transfer our financial agreement with you to another financial institution. If such a transfer takes place, your Personal Data will be processed. Once the agreements have been transferred, the other party will also process your Personal Data. We agree with the other party that it must comply with legislation and regulations on Personal Data protection. We also do this when a contract is taken over. In the event of a merger or demerger, the legislation on protecting Personal Data will of course be followed.

Sometimes we engage third parties for processing Personal Data for our purposes. For example, a DLL-partner that provides services on our behalf under a lease contract entered into with DLL. Or a printing company that provides a customer mailing for us and prints name and address details on envelopes. Or parties that store data for us. These parties must first be deemed sufficiently reliable by us. We can only engage third parties if this fits the purposes for which we have processed your Personal Data. In addition, these third parties can only be involved by DLL if they enter into proper data processing agreements with us and will take appropriate security measures and guarantee confidentiality.

If we transfer your Personal Data to third parties outside the European Union, we take extra measures to protect your Personal Data. The same rules do not apply in all countries outside the European Union to protect your Personal Data as required within Europe. Do we use third parties outside the EU? And does the country where this party is located does not offer sufficient protection in the processing of Personal Data according to the European Commission? In that case, we will only transfer Personal Data if there are other appropriate safeguards, such as contractual agreements approved by the European Commission or on the basis of the 'Privacy Shield' (United States).

8. How will DLL secure your Personal Data?

DLL is committed to making sure your Personal Data is secure. To prevent unauthorized access or disclosure, DLL has technical and organizational measures to safeguard and secure your Personal Data. All DLL personnel and third parties DLL engages to process your Personal Data are obliged to respect the confidentiality of your Personal Data and they have a duty of confidentiality.

9. Which rights can you exercise?

a. Right to access and rectification

You can ask us to access your Personal Data, after which we can grant you access to your Personal Data processed by us. Should you believe that your Personal Data has not been processed correctly or is incomplete, then you can ask us to rectify or supplement your Personal Data (rectification).

b. Right to erasure (right to be forgotten)

You can ask us to erase your Personal Data as recorded by us.

c. Right to restrict Personal Data

You can ask us to limit the Personal Data processed by us.

d. Right to data portability

You have the right to ask us to receive the Personal Data that you provided to us in connection with a contract with us or that was provided to DLL with your permission, in a structured and machine readable format or to transfer this Personal Data to a third party. Should you ask us to transfer Personal Data directly to a third party, then this can only be done if it is technically possible.

e. Right to object

You have the right to object if we process your Personal Data, for example if we process your [Personal Data for Direct Marketing purposes](#) or if we [record telephone conversations](#). If you object to this processing, we will determine whether your Personal Data can indeed no longer be used for those purposes. We can then decide to cease the processing of your Personal Data. We will inform you motivated about our decision.

f. Right to withdraw consent

If you have given your consent to us for specific processing of your Personal Data, you can always withdraw your consent. We are then no longer allowed to process your Personal Data.

The requests for access, rectification, erasure, restriction, data portability, objection or a request to withdraw consent, can be send to the [Data Protection Officer](#).

DLL will respond within one month after DLL has received your request. In specific cases, DLL is able to extend this period to 2 months. In order to process your request DLL will request you to provide identification, for example in case of a request for access. DLL can also request you to further specify your request.

10. How to contact DLL in case of a request, question or compliant

For requests, questions or complaints with regard to the processing of Personal Data by DLL, you can contact The Data Protection Officer: privacyoffice@dllgroup.com.

You can also contact the Dutch Regulator 'Autoriteit Persoonsgegevens' if you have a complaint about the Processing of Personal Data by DLL:

Postal address: Autoriteit Persoonsgegevens

P.O. Box 93374

The Hague

The Netherlands

Telephone number: +31 70 888 85 00

11. Can this Privacy Statement be updated by DLL?

This Statement can be updated from time to time. For example in case of additional legal requirements or if Personal Data is being processed by DLL for new purposes. Please note that you can always find the latest version of this Statement on www.dllgroup.com.

