

Tiresias – My Instant Credit ID Report

Description

The Instant Credit ID service provides a brief representation of financial information concerning your credit status and transactional behavior, as they are held in Tiresias' files at the moment of issuing such representation.

It is common that in order to have a credit transaction completed, the Business offering a product or service requires further and precise information about your creditworthiness, credit status and transactional behavior in general. Through the Instant Credit ID service, the Business receives your financial data electronically for its own use and at the same time you receive your data recorded in the My Instant Credit ID Report as a pdf file. Upon an electronic request from the Business to TIRESIAS, after having received your **consent**, data is **automatically** sent to the Business and the My Instant Credit ID Report is issued. The financial data represented in the My Instant Credit ID Report is constantly updated.

Purpose

The Instant Credit ID service aims at facilitating your transactions and the effectiveness of the assessment of the transactional/credit risk that the Business assumes in the context of a legitimate business activity in which you aim to participate.

Data

The Instant Credit ID service provides information on current - active loans (Credit Consolidation System), default on financial obligations (Default Financial Obligations System) and mortgages, mortgage prenotations (Mortgages and Prenotations to Mortgages System).

In particular it includes:

1. **current - active loans by category** (e.g. consumer - housing - business loan, credit card, etc.)
 - o amount of approval, instalment and debt per grant
 - o total amount outstanding
 - o participation in loans as guarantor (items and amount outstanding)
 - o delinquency indicator: refers to the consistency of your repayment of your obligations (months of delay and amount owed per grant)
 - o the maximum delay in repayment index of the grant over the last 12 months
2. **information on default** (inability to repay) **on financial obligations** by category (e.g. bounced cheques, bills of exchange unpaid at their expiry, cancellation of loan and card contracts, orders of payment, auctions, seizures of immovable properties, prenotations converted to mortgages, etc.).
 - o items, amount of debt per data category and total amount of debt
 - o date of the most recent data entry by category
 - o update of financial data by category, (repayment, cancellation, annulment, rejection, total removal, etc.)
3. information concerning Mortgages and Prenotations on mortgage categorized by source including date of the most recent data entry, items and amount

The Instant Credit ID service **does NOT** include information on closed loans, i.e. loans that are no longer active

How you and the Business receive the data provided through the Instant Credit ID service:

The data provided through the Instant Credit ID service is automatically and electronically sent to the Business based on your prior written consent. Simultaneously as the data are sent by TIRESIAS to the Business, you also receive in your registered e-mail address information on the issuance of the My Instant Credit ID Report and a link to retrieve it. In case that the data requested concerning an individual, an additional PIN (access code to the My Instant Credit ID Report) shall be received by SMS to the individual concerned. If the My Instant Credit ID Report cannot be generated, you shall be informed by SMS.

Retention period

- by **Business**: The data provided through the Instant Credit ID service, the identification data, the consent granted and any withdrawal thereof are kept by the Business for a time period as specified by it, for which it shall inform you.
- by **TIRESIAS**: The history of My Instant Credit ID Reports sent by TIRESIAS, both in terms of the formal details of the My Instant Credit ID Report, i.e. date and time of sending, and in terms of its content, are kept for a period of five (5) years from the date of issue of the My Instant Credit ID Report. The withdrawal of consent granted - regardless of how it was given - is kept for the same period of time (5 years upon receipt).

Each My Instant Credit ID Report has a unique electronic "T-Code". The T-Code is valid for seven (7) calendar days from the date of issue. Within this period, the My Instant Credit ID Report may be reproduced up to three (3) times, at no additional charge. Each My Instant Credit ID Report includes a timestamp of issue.

Rights regarding the processing of Personal Data

What are your rights and how they can be exercised towards TIRESIAS¹

You have the following rights against TEIRESIAS (with regard to the data it processes and concerns you):

a. To know if and which of your personal data are processed by TEIRESIAS, their origin, the purposes of their processing, the recipients or categories of recipients, the period of data storage, the origin of the data, the existence of a right to request the rectification or erasure of data or the restriction of processing or a right to object to such processing, the right to lodge a complaint before the Authority (**right of access - Article 15 GDPR**).

Also, in the context of exercising the right of access, you have the possibility to be informed whether the recipients of the data of your records have searched the records of TIRESIAS in the last twelve months (number and origin), including any activation of the emergency notification (alarm) service in case of registration or deletion of data concerning you, as well as the data sending through the Instant Credit ID service.

b. Request that your personal data be corrected and/or completed, so that your personal data is complete and accurate (**right of rectification - Article 16 GDPR**). You should provide any necessary documents showing the need for correction or completion.

c. Request the deletion of your data in accordance with Article 17 of the GDPR (**right to erasure**).

d. Request the restriction of the processing of your data (**right to restrict processing**); in accordance with Article 18 of the GDPR.

Upon granting the request, the indication "has exercised the right to restrict processing in respect of the data" will appear in the place of the data in question in the file, which evaluated at the recipients' discretion.

Following the exercise of the above right, TIRESIAS shall investigate the disputed data and, based on the result of this investigation, either delete the data or remove the restriction after having informed you in advance.

The right to not transmit data, as described immediately below, also falls within the context of the right to restriction of processing.

e. Request the portability of your data, in accordance with the requirements of Article 20 of the General Data Protection Regulation (**Right to data portability**).

In connection with the exercise of the above rights, please note the following:

- The data that TEIRESIAS records in its archives is absolutely necessary for the purpose of processing. Additionally, data processing and maintenance in general by TEIRESIAS is necessary for compliance with its legal obligations for the purposes of the legitimate interests of the data recipients (which override the rights and freedoms of the data subjects) as well as for the performance of a contract between them and the data subjects. TIRESIAS has, in accordance with the above, the right to refuse your request for restriction of processing or erasure of your personal data if the request is not sufficiently substantiated, if the processing of the data is necessary in accordance with the law or for the establishment, exercise or support of its legitimate rights.

- Despite the above and despite the fact that this right is not provided for by the GDPR, but was granted to the subjects under the regulatory framework of the Greek Law No 2472/1997 and the regulatory decisions of the Personal Data Protection Authority as a form of the right of objection provided for therein, if you wish, Tiresias may cease to transmit your data to the recipients of its records, by transmitting to them the indication no data transmission. Exceptionally and on the basis of your subsequently granted consent/authorization, the data sent via the Instant Credit ID service shall be transmitted to the Business and the My Instant Credit ID Report shall be issued normally.

The afore mentioned right is a more specific manifestation of the right to restriction of processing (Article 18 GDPR).

- The exercise of the above rights cannot be exercised retroactively and does not affect data processing already carried out.

f. You can submit a complaint to the Personal Data Protection Authority (www.dpa.gr) where you consider that your rights have been infringed in any manner (**right to complain**).

To enable you to exercise your rights, TEIRESIAS operates a Public Service Office during working days from 08:30 to 14:00 (1 Alamanas, 151 25 Maroussi). On working days from 09:00 to 16:00 there is a call center in operation at 210 3676700. In addition, you can address your request in writing to the above address of TEIRESIAS or electronically at the e-mail address (e-mail) tiresias@tiresias.gr and you may find useful information on the exercise of the above rights on the TEIRESIAS website <https://www.tiresias.gr>.

TIRESIAS will reply to your request within thirty (30) days from its submission, except in exceptional cases, in which case the above deadline may be extended for up to sixty (60) additional days if necessary, taking into account the complexity of the request and/or the number of requests, in accordance with the legislation. In any case, TIRESIAS will inform you in all events in good time about the said extension in the deadline.

¹ The rights described in this section apply to data subjects - natural persons. However, TIRESIAS provides the same service to legal entities regardless of their form.

Standard application forms are used to facilitate data subjects (and legal persons) to exercise their rights and to ensure that their requests are dealt with quickly and fully.

Withdrawal of consent granted to the Company or TEIRESIAS

At any time you may withdraw your consent to the Business by:

- Visiting the TSEK platform, selecting the Instant Credit ID service and then the Consent Withdrawal (only when the consent has been given through e-gov.gr).
- Contacting the TEIRESIAS' call center (+30210 3676700, on business days from 09:00 to 16:00)
- Visiting the Customer Service Office on business days from 08:30 to 14:00 (1 Alamanas Str, 151 25 Maroussi)
- Sending In writing to the above address of TIRESIAS or by e-mail to tiresias@tiresias.gr
- Informing the Business of the consent withdrawal. In this case, the Business must not request the provision of your data and must inform TIRESIAS immediately thereof.

In case of consent withdrawal, the data is not transmitted to the Business and the My Instant Credit ID Report is not issued.

TIRESIAS shall not be held liable for the transmission of data and the issuance of the My Instant Credit ID Report that have taken place prior to being informed of the consent withdrawal.

Where you can address to for the progress of your Requests?

For further information you can call during business days and hours at +30 210 3676700 (Customer Service Office).

What is the applicable law when we process your Data?

We process your Data in accordance with the General Data Protection Regulation 2016/679/EU, the applicable Greek legislation on personal data protection and in particular Law and the regulatory administrative decisions of the Hellenic Data Protection Authority (Law 4624/2019, Law 3471/2006).

Data Protection Officer (DPO)

TEIRESIAS has appointed a Data Protection Officer in accordance with Article 37 of the General Data Protection Regulation (tel. 210 3676700, dpo@tiresias.gr, Alamanas 2 151 25 Maroussi).

In case you wish to exercise any of your rights, you should contact ONLY TEIRESIAS and not the Company.

BANK INFORMATION SYSTEMS S.A.

2 ALAMANAS STR, 15125, MAROUSI

General Commercial Register (GEMI) Reg. no. 002594101000