

Načela obdelave osebnih podatkov strank družbe Multitude Bank (Politika zasebnosti)

Nazadnje posodobljeno dne 08.04.2026

Ta načela obdelave osebnih podatkov Strank (v nadaljevanju tudi **načela**) opisujejo kako mi, družba Multitude Bank (v nadaljevanju tudi **mi**, **nas** ali **naše**) obdelujemo osebne podatke naših Strank in drugih Subjektov podatkov (v nadaljevanju tudi **vi**), v zvezi s storitvami in izdelki, ki jih ponujamo. Ta načela veljajo, če uporabljate, ste uporabljali, ste izrazili namero za uporabo ali ste kakor koli drugače povezani z našimi izdelki ali storitvami ali v primeru, da ste izrazili željo po prejemanju kakršnih koli informacij o naših izdelkih ali storitvah.

1. Definicije

- 1.1 **Stranka** – fizična oseba, ki uporablja, je uporabljala ali je izrazila namero o uporabi izdelkov ali storitev, ki jih ponuja družba Multitude Bank, ali da bo z družbo Multitude Bank sklenila pogodbo o garanciji ali jamstvu, ali je izrazila željo po prejemanju informacij o izdelkih in storitvah družbe Multitude Bank;
- 1.2 **Pogodba** – pogodba, sklenjena med družbo Multitude Bank in Stranko;
- 1.3 **Predpisi o varstvu podatkov** – vsi veljavni zakoni in predpisi, ki urejajo obdelavo osebnih podatkov, vključno z, vendar brez omejitve na, GDPR
- 1.4 **Subjekt podatkov** – določljiva fizična oseba, ki jo je mogoče neposredno ali posredno identificirati, zlasti s sklicevanjem na identifikator kot je ime, identifikacijska številka, podatki o lokaciji, spletni identifikator, ali na enega ali več dejavnikov, značilnih za fizično, fiziološko, genetsko, duševno, gospodarsko, kulturno ali družbeno identiteto te fizične osebe;
- 1.5 **Multitude Bank** – Multitude Bank p.l.c., vpisana v malteški register družb št. C 56251, z naslovom ST Business Centre 120, The Strand, Gzira, GZR 1027, Malta; e-pošta info@ferratumbank.si;
- 1.6 **Skupina Multitude** – družba Multitude Bank skupaj s podjetji, v katerih je večinski delničar neposredno ali posredno matična družba Multitude Bank, Multitude AG. (švicarska poslovna identifikacijska številka CHE-445.352.012, naslov Grafenauweg 8, 6300 Zug, Švica);
- 1.7 **GDPR** – Uredba (EU) 2016/679 Evropskega parlamenta in Sveta z dne 27. aprila 2016 o varstvu posameznikov pri obdelavi osebnih podatkov in o prostem pretoku takih podatkov ter o razveljavitvi Direktive 95/46/ES (Splošna uredba o varstvu podatkov);
- 1.8 **Osebnih podatki** – vse informacije, ki se nanašajo na Subjekt podatkov. Med Osebnih podatke spadajo tudi podatki, ki jih varuje bančna tajnost;
- 1.9 **Obdelava** – vsako dejanje ali niz dejanj, ki se izvaja v zvezi z Osebnimi podatki ali sklopi Osebnih podatkov, z avtomatiziranimi sredstvi ali brez njih, kot so zbiranje, beleženje, shranjevanje, spreminjanje, omogočanje dostopa, poizvedovanje, prenos, pregledovanje itd.

2. Upravljevec podatkov

- 2.1 Družba Multitude Bank je odgovorna za obdelavo vaših Osebnih podatkov, zato smo skladno z GDPR upravljevec Osebnih podatkov.
- 2.2 Ker je družba Multitude Bank ustanovljena v skladu z zakoni Republike Malte za obdelavo vaših Osebnih podatkov velja Malteška zakonodaja.

3. Zbiranje vaših Osebnih podatkov

- 3.1 Družba Multitude Bank zbira vaše Osebnih podatke na sledeče načine:

- 3.1.1 Če zaprosite za kredit ali zahtevate naše druge storitve ali izdelke, nam svoje Osebnne podatke posredujete neposredno, dodatno pa jih zbiramo tudi znotraj skupine Multitude (iz vaše predhodne uporabe njenih izdelkov ali storitev) in iz zunanjih virov. Takšni zunanji viri med drugim vključujejo javne in zasebne registre (npr. eUprava, Centralni register prebivalstva – CRP, Sistem izmenjave informacij o zadolženosti fizičnih oseb – SISBON ali druge podobne zbirke podatkov), ki jih družba Multitude Bank uporablja za vašo identifikacijo in preverjanje vaše identitete ter izvajanje kreditnih ocen in ocen tveganj. Zahtevani Osebnni podatki so odvisni od storitev ali izdelkov, ki jih zahtevate, npr. ali zaprosite za kredit, položite denar ali nastopate kot Osebnni porok;
- 3.1.2 S samodejnimi sredstvi, ko uporabljate spletno mesto družbe Multitude Bank. Takšna obdelava je podrobneje pojasnjena v našem Pravilniku o piškotkih, ki je na voljo na naši spletni strani, ki je del teh načel.

4. Osebnni podatki, ki se obdelujejo

4.1 Glede na finančno naravo naših storitev in izdelkov družbe Multitude Bank obdeluje Osebnne podatke, zbrane za sledeče namene:

- 4.1.1 sklenitev in izvajanje Pogodbe z našo Stranko. To vključuje ustrezno identifikacijo Stranke ter izvedbo preverjanja in ocenjevanja kreditne sposobnosti in tveganj Stranke, da se ugotovi, ali in pod kakšnimi pogoji skleniti Pogodbo. Pravna podlaga za takšno obdelavo je bodisi sklenitev in izvajanje Pogodbe s Stranko, bodisi zakoniti interesi družbe Multitude Bank, da zagotovi, da je Stranka zaupanja vredna in kreditno sposobna ter da bo mogoče izterjati dolgovane zneske;
- 4.1.2 izpolnjevanje naših zakonskih obveznosti (npr. Pravila in predpisi o preprečevanju pranja denarja (AML) in financiranja terorizma, predpisov o ustrezni identifikaciji stranke (KYC) in zagotavljanje zaupanja v stranko in njene kreditne sposobnosti ter preverjanje prejemnika plačila (Verification of Payee) za preprečevanje plačilnih goljufij in izvajanje preverjanj prejemnika v skladu z Uredbo (EU) 2024/886) ;
- 4.1.3 varovaje naših pravic (vzpostavljanje, uveljavljanje in obramba pravnih zahtevkov). Pravna podlaga za takšno obdelavo je zakoniti interes družbe Multitude Bank;
- 4.1.4 ocenjevanje in nadaljnji razvoj kakovosti naših storitev in izdelkov, npr. Storitve podpore Strankam in storitev zagotavljanja kakovosti. Pravna podlaga za takšno obdelavo je zakoniti interes družbe Multitude Bank;
- 4.1.5 merjenje, optimizacija in izboljševanje naših storitev, vključno z analizo uspešnosti naših marketinških kampanj, da zagotovimo učinkovito doseganje posameznikov, ki jih zanimajo naši finančni izdelki (npr. posojila). Pravna podlaga za takšno obdelavo je zakoniti interes Multitude Bank pri izboljšanju svojih storitev in marketinške učinkovitosti. Teh podatkov ne uporabljamo za personalizirano oglaševanje, razen če ste za takšno uporabo izrecno podali soglasje.
- 4.1.6 ocenjevanje kakovosti storitev naših (potencialnih) ponudnikov storitev, kar nam omogoča ocenjevanje in nadaljnji razvoj kakovosti storitev in izdelkov, ki jih ponujamo našim Strankam. Pravna podlaga za takšno obdelavo je zakoniti interes družbe Multitude Bank.

4.2 Za zgoraj navedeno družba Multitude Bank obdeluje sledeče Osebnne podatke:

- 4.2.1 identifikacijski podatki (npr. Ime, osebna identifikacijska koda, datum rojstva, kraj rojstva, državljanstvo, podatki o identifikacijskem dokumentu in njegova kopija, rezultati prepoznavanja obraza/osebne identifikacije, glas, slika, video, podpis, naslov);

- 4.2.2 kontaktni podatki (npr. Naslov, telefonska številka, elektronski naslov, jezik komunikacije);
- 4.2.3 bančni podatki (oznaka banke, imetnik računa, številka računa, podatki o transakcijah z vašega računa, kolikor ste v to privolili);
- 4.2.4 poklicni podatki (npr. Nekdanji in sedanji delodajalec in položaj);
- 4.2.5 finančni podatki (npr. Plača, dohodki, sredstva, obveznosti, nepremičnine, davčni podatki);
- 4.2.6 podatki, povezani s preverjanjem prejemnika plačila (Verification of Payee – VoP) (npr. ime plačnika in prejemnika, IBAN plačnika in prejemnika, interne referenčne številke transakcij ter tehnični rezultati ujemanja, ustvarjeni v postopku preverjanja);
- 4.2.7 podatki o izvoru premoženja (npr. Podatki o delodajalcu, poslovnih partnerjih, poslovnih dejavnostih in dejanskih upravičencih, podatki, ki kažejo izvor vaših dohodkov in premoženja);
- 4.2.8 podatki o kreditni sposobnosti/zanesljivosti (npr. Podatki o plačilnem vedenju, škodi, povzročeni družbi Multitude Bank ali drugim osebam, podatki, ki družbi Multitude Bank omogočajo izvajanje ukrepov potrebne skrbnosti v zvezi s preprečevanjem pranja denarja in financiranja terorizma ter zagotavljanje skladnosti z mednarodnimi sankcijami, vključno z namenom poslovnega razmerja in podatkom, ali je Stranka politično izpostavljena oseba);
- 4.2.9 podatki, pridobljeni pri izvajanju zakonskih obveznosti (npr. Informacije, pridobljene iz poizvedb, ki jih predložijo preiskovalni organi, notarji, davčni organi, sodišča in sodni izvršitelji);
- 4.2.10 komunikacijski podatki (npr. Elektronska sporočila, posnetki telefonskih klicev);
- 4.2.11 podatki o interakciji s spletnim mestom (npr. zgoščeni e-poštni naslovi in identifikatorji klikov, zbrani, ko komunicirate z našimi spletnimi oglasi, uporabljeni izključno za merjenje, optimizacijo in izboljšanje uspešnosti naših oglasov);
- 4.2.12 podatki o prijavi v vaš osebni uporabniški račun pri družbi Multitude Bank;
- 4.2.13 podatki, povezani s proizvodi in storitvami, ki jih nudi družbi Multitude Bank (npr. Izvajanje Pogodbe ali njeno neizvajanje, zgodovina transakcij, predložene vloge, zahteve in pritožbe).

5. Zahteva za obdelavo podatkov

- 5.1 Obdelava vaših osebnih podatkov s strani družbe Multitude Bank je lahko potrebna za zakonske namene, kot je določeno v klavzuli 4.1.2. Multitude Bank lahko vaše osebne podatke zahteva tudi za pogodbene namene, kot je določeno v klavzuli 4.1.1. Kadar je zakonita podlaga za obdelavo vaših osebnih podatkov zakonska ali pogodbena zahteva, nesposobnost posredovanja osebnih podatkov družbi Multitude Bank, lahko povzroči, da Multitude Bank ne more stopiti v razmerje z vami in vam lahko prepreči uporabo naših storitev in izdelkov.

6. Obdelava na podlagi soglasja

- 6.1 Družba Multitude Bank vaše Osebne podatke obdeluje tudi na podlagi vašega soglasja (npr. Za namene neposrednega trženja, pripravo in oblikovanje skupin podobnih občinstev itd.).
- 6.2 Kadar obdelava temelji na vašem soglasju, lahko soglasje kadarkoli prekličete tako, da se obrnete na družbo Multitude Bank s pomočjo kontaktnih podatkov, navedenih v razdelku 13 spodaj. Upoštevajte, da preklic soglasja ne vpliva na zakonitost obdelave na podlagi soglasja pred njenim preklicem.
- 6.3 Za upravljanje in spreminjanje vaših nastavitev, povezanih s piškotki, si oglejte Izjavo o piškotkih na naši spletni strani, ki je del teh načel.

6.4 Kar zadeva sporočila za neposredno trženje, ki jih prejimate po elektronski pošti, lahko prav tako prekličete soglasje in se odjavite od prejemanja nadaljnjih elektronskih sporočil s klikom na povezavo "odjava" na koncu vsakega elektronskega sporočila.

7. Avtomatizirano odločanje in profiliranje

7.1 Družba Multitude Bank se na podlagi profiliranja in avtomatiziranega odločanja odloči, ali bo Strankina vloga za prejem naših izdelkov ali storitev v celoti ali delno sprejeta ali zavrnjena.

7.2 Odločitev se sprejme na podlagi informacij, prejetih iz vaše vloge, informacij, prejetih iz zunanjih virov in od drugih tretjih oseb ter predhodnega plačilnega vedenja Stranke pri nas, drugi družbi skupine Multitude in drugih ponudnikih finančnih storitev. Posebne kategorije Osebnih podatkov (npr. podatki o zdravju, genetski podatki) se ne obdelujejo.

7.3 Profiliranje in avtomatizirano odločanje sta potrebna za sklenitev Pogodbe, za izpolnitev zakonskih obveznosti družbe Multitude Bank o ustrezni identifikaciji Stranke, za oceno kreditne sposobnosti Stranke in za preprečevanje goljufij ter pranja denarja. Avtomatizirano odločanje pomaga družbi Multitude Bank preveriti vašo identiteto ter ali ste zaupanja vredni in kreditno sposobni za izpolnjevanje obveznosti po Pogodbi. Avtomatizirano odločanje nam pomaga pri sprejemanju poštenih in odgovornih odločitev ter zmanjšuje možnost človeških napak, diskriminacije in zlorabe pooblastil, poleg tega pa omogoča sprejemanje odločitev v krajšem roku, ob upoštevanju obsega vlog, ki jih prejme družba Multitude Bank.

7.4 Ker je odločanje avtomatizirano, Stranka morda ne bo upravičena do naših izdelkov ali storitev. Implementirali smo ustrezne ukrepe za zaščito strankinih pravic in svoboščin ter zakonitih interesov in lahko zagotovimo, da svoje avtomatizirane metode, npr. metode kreditnega točkovanja, redno preverjamo, da bi zagotovili, da ostanejo poštene, učinkovite in nepristranske. Če pa želite nasprotovati sprejeti avtomatizirani odločitvi ali izraziti svoje stališče, se obrnite na nas s pomočjo kontaktnih podatkov, navedenih spodaj v razdelku 13.

7.5 Družba Multitude Bank poleg zgoraj navedenega uporablja profiliranje, da se na podlagi finančne trdnosti Stranke pri uporabi naših izdelkov in storitev odloči, ali bo obstoječi Stranki na lastno pobudo ponudila višji znesek kredita ali druge storitve in izdelke. Takšno Obdelavo smo utemeljili z našim zakonitim interesom za trženje naših storitev in izdelkov. Zaradi opisanega profiliranja nekatere Stranke morda ne bodo prejele takšnih ponudb. Vendar takšno profiliranje nima neposrednih pravnih posledic za Stranko ali kakšnega drugačnega bistvenega vpliva na Stranko, saj to ne vpliva na že obstoječo Pogodbo, Stranka pa ima možnost, da na lastno pobudo zaprosi za novi kreditni produkt.

8. Razkritje osebnih podatkov

8.1 Zaradi finančne narave izdelkov in storitev družbe Multitude Bank moramo posredovati vaše Osebne podatke za izvajanje našega vsakodnevnega poslovanja za obdelavo transakcij, vodenje računov Strank in poročanje javnim institucijam. Vedno bomo poskrbeli, da bomo pred posredovanjem Osebnih podatkov spoštovane ustrezne obveznosti varovanja zaupnosti v finančni industriji.

8.2 Vaše Osebne podatke delimo le s skrbno izbranimi in zaupanja vrednimi partnerji, ki jim družba Multitude Bank želi zaupati ali jim je zaupala opravljanje storitev, in s tretjimi osebami, ki opravljajo naloge, ki so jim bile zaupane skladno z zakonom, če je to določeno v tem dokumentu in če to zahteva veljavna zakonodaja (npr. kadar je družba Multitude Bank dolžna deliti Osebne podatke z organi) ali z vašim soglasjem.

8.3 Družba Multitude Bank lahko vaše osebne podatke deli z naslednjimi partnerji in tretjimi osebami:

- 8.3.1 Druge družbe v skupini Multitude. Pravna podlaga za takšno izmenjavo so zakoniti interesi družbe Multitude Bank za zagotovitev izvajanja Pogodbe ali zakonska obveznost, da se zagotovi primernost in sorazmernost storitev, ki jih za Stranko zagotavlja družba Multitude Bank;
- 8.3.2 Poslovni partnerji družbe Multitude Bank, s katerimi družba Multitude Bank ponuja izdelke in storitve pod skupno blagovno znamko, za zagotavljanje in trženje teh storitev in izdelkov. Pravna podlaga za takšno izmenjavo je bodisi vaše soglasje bodisi naš zakoniti interes, da vam ponudimo te izdelke in storitve, če ste naša obstoječa Stranka ali ste pred kratkim uporabljali naše izdelke ali storitve;
- 8.3.3 obdelovalci Osebnih podatkov in njihovi podobdelovalci, npr. pravni in drugi svetovalci, ponudniki storitev hrambe podatkov, ponudniki storitev telemarketinga, trženja in anket, ponudniki komunikacijskih storitev, ponudniki storitev identifikacije in certificiranja, ponudniki storitev upravljanja kartic, ponudniki storitev izdajanja računov in plačil, kreditne in finančne institucije, ponudniki storitev pridobivanja bančnih podatkov, scoringa in preverjanja kreditne sposobnosti, spletni in neomrežni posredniki, ponudniki IT storitev itd. Pravna podlaga za takšno izmenjavo je vaše soglasje ali naš zakoniti interes, da zagotovimo neprekinjeno poslovanje ter kontinuirano zagotavljanje naših izdelkov in storitev, vključno s potrebnim financiranjem za ponujanje naših izdelkov in storitev ter vračilom posojil, ki smo jih odobrili;
- 8.3.4 sistemi za preverjanje plačil za izvajanje preverjanj prejemnika plačila, kot to zahteva Uredba (EU) 2024/886. Pravna podlaga za takšno posredovanje podatkov je zakonska obveznost družbe Multitude Bank na podlagi navedene uredbe ter njen zakoniti interes za zagotavljanje celovitosti in varnosti plačilnih transakcij;
- 8.3.5 bonitetne agencije, ki zagotavljajo kreditna poročila. Pravna podlaga za takšno izmenjavo so naši zakoniti interesi za zagotavljanje izvajanja Pogodbe ali zakonska obveznost upoštevanja načel odgovornega kreditiranja;
- 8.3.6 osebe, ki vodijo zbirke podatkov o zamujenih plačilih. Pravna podlaga za takšno izmenjavo so naši zakoniti interesi za zagotovitev izvajanja Pogodbe ali zakonska obveznost za zagotovilo, da bi bile storitve, ki jih zagotavlja družba Multitude Bank, primerne in sorazmerne za Stranko;
- 8.3.7 Centralna banka Malte za namen vključitve v Centralni kreditni register, kadar imate do družbe Multitude Bank izpostavljenost, ki presega 5.000 EUR, v skladu z Direktivo Centralne banke Malte št. 14. Pravna podlaga za takšno obdelavo je izpolnjevanje zakonske obveznosti, ki velja za družbo Multitude Bank. Podatki o takšni izpostavljenosti, vključno z osebnimi podatki, kjer je to primerno, so lahko vključeni v Centralni kreditni register za namene navedene direktive in so lahko dostopni upravičenim institucijam v skladu z veljavno zakonodajo, vključno s kreditnimi institucijami, finančnimi institucijami, družbami za namensko financiranje, Malta Development Bank, ter se lahko posredujejo tudi agencijam za kreditno poročanje za namen oblikovanja kreditnih ocen v skladu s členom 24A Zakona o Centralni banki Malte in Direktivo Centralne banke Malte št. 15;
- 8.3.8 Agencije za izterjavo dolgov in izvršitelji. Pravna podlaga za takšno deljenje je naš zakoniti interes za zagotavljanje izpolnjevanja Pogodbe.
- 8.3.9 Revizorji in regulatorji družbe Multitude Bank. Pravna podlaga za takšno izmenjavo so zakonske obveznosti, ki jih moramo izpolnjevati;
- 8.3.10 drugi partnerji in tretje osebe, na katere lahko cediramo, prenesemo ali jim zastavimo svoje pravice in obveznosti v obsegu, ki ga zahteva ali dovoljuje zakonodaja, ki velja za družbo Multitude Bank, ali v skladu s Pogodbo, sklenjeno z vami. Pravna podlaga za takšno

posredovanje je vaše soglasje ali naš zakoniti interes za zagotavljanje neprekinjenega poslovanja.

9. Iznos Osebnih podatkov izven EGP

9.1 Družba Multitude Bank iznaša Osebne podatke izven Evropskega gospodarskega prostora le, če imamo za to zakonsko podlago, tj. prejemniku, ki je: (i) v državi, ki zagotavlja ustrezno raven varstva Osebnih podatkov, ali (ii) na podlagi instrumenta, ki zajema zahteve Evropske unije za iznos Osebnih podatkov izven Evropskega gospodarskega prostora.

10. Varstvo Osebnih podatkov

10.1 Družba Multitude Bank si prizadeva vzdrževati fizične, tehnične in postopkovne zaščitne ukrepe, ki ustrezajo občutljivosti zadevnih Osebnih podatkov. Ti zaščitni ukrepi so namenjeni zaščiti vaših Osebnih podatkov pred izgubo in nepooblaščenim dostopom, kopiranjem, uporabo, spreminjanjem ali razkritjem. Kljub tem zaščitnim ukrepom upoštevajte, da noben način prenosa prek interneta ali shranjevanja podatkov ni popolnoma varen. Če nas zakon zavezuje, da vas obvestimo o kršitvi vaših Osebnih podatkov, vas lahko obvestimo elektronsko, pisno ali po telefonu.

11. Posodabljanje osebnih podatkov

11.1 Zavezani smo k ohranjanju točnosti, popolnosti in ustreznosti vaših osebnih podatkov, s katerimi razpolagamo. Zato je naša zakonska obveznost, da vaše osebne podatke posodabljam v skladu s predpisi o varstvu podatkov.

11.2 Nenehno nas morate pisno obveščati o vseh spremembah svojih osebnih podatkov, med drugim tudi o spremembah vaših kontaktnih podatkov ali drugih pomembnih informacij, ki jih hranimo o vas. Priporočamo vam, da nas o vseh takšnih spremembah nemudoma obvestite, da bomo lahko ustrezno posodobili svoje evidence.

11.3 Če z vami ne bomo mogli vzpostaviti stika z vašimi kontaktnimi podatki ali če bomo sumili, da so vaši osebni podatki netočni ali zastareli, bomo sprejeli razumne ukrepe za preverjanje in posodobitev vaših osebnih podatkov tako, da bomo po možnosti stopili v stik neposredno z vami, uporabili javno dostopne vire in/ali ustrezne storitve tretjih oseb, ki so nam na voljo.

12. Hramba podatkov

12.1 Družba Multitude Bank hrani vaše Osebne podatke v skladu s smernicami panoge tako dolgo, kot je potrebno za namene, za katere so bili zbrani, ali tako dolgo, kot je potrebno za zaščito naših pravic, ali tako dolgo, kot to zahtevajo veljavni pravni akti. Upoštevajte, da če se isti Osebni podatki obdelujejo za več namenov, bomo Osebne podatke hranili najdaljše veljavno obdobje hrambe. Za nas je najdaljše veljavno obdobje zastaralni rok za zahtevke, ki izhajajo iz transakcij. To je do 10 let od datuma vaše zadnje transakcije ali zaprtja računa, kar je pozneje.

13. Vaše pravice

13.1 V obsegu, ki ga zahtevajo veljavni predpisi o varstvu podatkov, imate vse pravice Subjekta podatkov v zvezi z vašimi Osebnimi podatki. To vključuje naslednje pravice:

- 13.1.1 zahtevati dostop do svojih Osebnih podatkov;
- 13.1.2 pridobiti kopijo svojih Osebnih podatkov;
- 13.1.3 popraviti netočne ali nepopolne Osebne podatke v zvezi z vami;
- 13.1.4 izbris vaših Osebnih podatkov;
- 13.1.5 omejitev obdelavo vaših Osebnih podatkov;
- 13.1.6 prenosljivost vaših Osebnih podatkov;

- 13.1.7 ugovor obdelavi vaših osebnih podatkov, ki temelji na vaši prevladujoči posebni situaciji in se obdeluje za namene neposrednega trženja ali na podlagi zakonitih interesov družbe Multitude Bank ali zakonitem interesu tretje osebe;
- 13.1.8 preklic vaše privolitve, če naša obdelava vaših osebnih podatkov temelji na vašem soglasju;
- 13.1.9 obveščenost o viru, iz katerega izvirajo vaši osebni podatki, kadar nam osebni podatkov, ki jih hranimo o vas, niste posredovali neposredno vi;
- 13.1.10 vložitev pritožbe, kolikor menite, da so bile vaše pravice kršene. Pritožbo vložite pri:
- pooblaščenim osebam družbe Multitude Bank za varstvo podatkov na dpo@ferratumbank.si; ali
 - pri Uradu pooblaščenca za varstvo informacij in podatkov, naslov: Etaža 2, Airways House, Triq Il - Kbira, Tas-Sliema SLM 1549, telefon: 2328 7100, Email idpc.info@idpc.org.mt, Website <https://idpc.org.mt/>; ali
 - nadzornem organu za varstvo podatkov v vaši državi.
- 13.2 Ko zahtevate dostop do svojih Osebnih podatkov, njihov popravek ali izbris, upoštevajte, da bomo od vas zahtevali določene informacije, da bomo lahko potrdili vašo identiteto in pravico do dostopa, popravka ali izbrisa ter poiskali in vam posredovali Osebnih podatke, ki jih hranimo o vas.
- 13.3 Upoštevajte, da vaša pravica do dostopa, popravka ali izbrisa Osebnih podatkov, ki jih hranimo o vas, ni absolutna. V nekaterih primerih nam veljavna zakonodaja ali regulatorne zahteve dovoljujejo ali od nas zahtevajo, da vašo zahtevo zavrnem. Poleg tega so bili Osebni podatki morda že uničeni, izbrisani ali anonimizirani v skladu z našimi obveznostmi in praksami glede hrambe podatkov, kot je opisano zgoraj v razdelku 12.
- 13.4 Če vam ne moremo zagotoviti dostopa do vaših Osebnih podatkov, njihovega popravka ali izbrisa, vas bomo, ob upoštevanju morebitnih zakonskih ali regulativnih omejitev, obvestili o razlogih za to. Zagotavljamo vam, da vas ne bomo diskriminirali pri uveljavljanju katere koli vaše pravice, opisane v teh načelih.
- 13.5 Če želite uveljavljati svoje pravice, se obrnite na družbo Multitude Bank s pomočjo zgoraj navedenih kontaktnih podatkov. Upoštevajte, da lahko nekatere pravice uveljavljate tako, da se prijavite v svoj osebni uporabniški račun pri družbi Multitude Bank.

14. Sprememba teh načel

- 14.1 Če se naša praksa obdelave Osebnih podatkov spremeni ali če se pojavi potreba po spremembi teh načel na podlagi veljavne zakonodaje, sodne prakse ali smernic, ki jih izdajo pristojni organi, imamo pravico kadarkoli enostransko spremeniti ta načela. Najnovejša načela bodo vedno objavljena na našem spletnem mestu, zato vas pozivamo, da to preverite vsaj enkrat na mesec.

15. Kontakt

- 15.1 Če imate kakršno koli vprašanje v zvezi z obdelavo vaših Osebnih podatkov s strani družbe Multitude Bank ali želite uveljavljati svoje pravice kot Subjekt podatkov, se obrnite na nas s pomočjo kontaktnih podatkov, navedenih zgoraj v razdelku 13.
- 15.2 Multitude Bank je imenoval pooblaščenca osebo za varstvo podatkov, na katero se lahko glede teh zadev, na kontaktne podatke, navedene zgoraj v razdelku 13.

Multitude Bank's Principles of Processing its Clients Personal Data (Privacy Policy)

Latest updated on April 08, 2026

These principles of Processing the Clients' Personal Data (hereinafter also **principles**) describe how we, Multitude Bank (hereinafter also **we, us** or **our**) process Personal Data of our Clients and any other Data Subjects (hereinafter also **you**) in relation to the services and products we offer. These principles apply if you use, have used, have expressed an intention to use or are in any other way related to our products or services, or in case you have expressed your wish to receive any information about our products or services.

1. Definitions

- 1.1. **Client** – A natural person who uses, has used or has expressed an intention to use the products or services offered by Multitude Bank or to conclude a guarantee or warranty agreement with Multitude Bank or expressed a wish to receive information about Multitude Bank's products or services;
- 1.2. **Contract** – A contract concluded between Multitude Bank and the Client;
- 1.3. **Data Protection Regulations** – Any applicable laws and regulations regulating the processing of Personal Data, including but not limited to the GDPR;
- 1.4. **Data Subject** - an identifiable natural person who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;
- 1.5. **Multitude Bank** – Multitude Bank p.l.c., Malta Registry of Companies code C 56251 with address ST Business Centre 120, The Strand, Gzira, GZR 1027, Malta; e-mail info@ferratumbank.si;
- 1.6. **Multitude Group** – Multitude Bank together with companies the majority shareholder of which is directly or indirectly Multitude Bank's parent undertaking Multitude AG (Swiss Business Identification Number CHE-445.352.012, address Grafenauweg 8, 6300 Zug, Switzerland);
- 1.7. **GDPR** – Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation);
- 1.8. **Personal Data** – Any information relating to Data Subject. Data which is protected by banking secrecy may also include Personal Data;
- 1.9. **Processing** – Any operation or set of operations which is performed on Personal Data or on sets of Personal Data, whether or not by automated means, such as collection, recording, storing, alteration, granting access to, making enquiries, transfer, viewing, etc.

2. Data Controller

- 2.1. Multitude Bank is responsible for the Processing of your Personal Data and for those reasons we are the data controller under the GDPR.
- 2.2. As Multitude Bank is a company established under the laws of Republic of Malta, then the Processing of your Personal Data shall be governed by the laws of Malta.

3. Collecting your Personal Data

- 3.1. Multitude Bank collects your Personal Data in the following ways:

- 3.1.1. In case you apply for a credit or request other services or products from us, you provide your Personal Data directly to us and additionally we collect it from Multitude Bank Group (from your previous use of its services or products) and from external sources. Such external sources include but are not limited to public and private registers (e.g., eUPRAVA, CRP, SISBON or other similar databases) which Multitude Bank uses to identify you and verify your identity and perform credit and risk assessments. The Personal Data required depends on the services or products requested by you, e.g., whether you are applying for a credit product, depositing money, or acting as a personal guarantor;
- 3.1.2. By automatic means when you use Multitude Bank's website. Such Processing is further explained in our Cookie Declaration available at our website, which forms part of these principles.

4. Personal Data Processed

- 4.1. Considering the financial nature of our services and products, Multitude Bank Processes Personal Data collected for the following purposes:
 - 4.1.1. concluding and performing the Contract with our Client. This includes properly identifying the Client and performing credit and risk checks and assessments on the Client to determine whether and on which conditions to conclude the Contract. The legal basis for such Processing is either entering into and performing the Contract with the Client or Multitude Bank's legitimate interests to ensure the Client is trust- and creditworthy as well as to collect amounts due;
 - 4.1.2. performance of our obligations arising from law (e.g., anti-money laundering (AML) and terrorist financing rules and regulations to properly identify the Client (KYC) and ensure the trust- and creditworthiness of the Client and Verification of Payee to prevent payment fraud and carry out payee verification checks as per Regulation (EU) 2024/886);
 - 4.1.3. safeguarding our rights (establishing, exercising, and defending legal claims). The legal basis for such Processing is Multitude Bank's legitimate interest;
 - 4.1.4. assessing and developing further the quality of our services and products, e.g., customer support service and quality assurance service. The legal basis for such processing is the legitimate interest of Multitude Bank;
 - 4.1.5. measuring, optimizing and improving our services, including analysing the performance of our marketing campaigns to ensure efficient reach to individuals interested in our financial products (e.g., loans). The legal basis for such Processing is Multitude Bank's legitimate interest in improving its services and marketing efficiency. We do not use this data for personalized advertising unless you have explicitly consented to such use;
 - 4.1.6. assessing the quality of our (potential) service providers services which enables us to evaluate and develop further the quality of the services and products we offer to our Clients. The legal basis for such processing is the legitimate interest of Multitude Bank.
- 4.2. For the foregoing, Multitude Bank Processes the following Personal Data:
 - 4.2.1. identification data (e.g., name, personal identification code, date of birth, place of birth, nationality, information about and copy of identification document, results of face/ID recognition, voice, picture, video, signature, address);
 - 4.2.2. contact data (e.g., address, phone number, e-mail address, language of communication);
 - 4.2.3. bank data (e.g., bank ID, account holder, account number, transaction information from your bank account, if you have consented to this);
 - 4.2.4. professional data (e.g., current and former employer and position);
 - 4.2.5. financial data (e.g., salary, income, assets, liabilities, properties, tax data);

- 4.2.6. data relating to Verification of Payee (VoP) (e.g., payer and payee name, payer and payee IBAN, internal transaction reference numbers, and technical match results generated by the verification process);
- 4.2.7. data concerning origin of assets (e.g., data concerning employer, transaction partners, business activities and actual beneficiaries, data showing the source of your income and wealth);
- 4.2.8. data concerning creditworthiness/trustworthiness (e.g., data concerning payment behaviour, damages caused to Multitude Bank or other persons, data that enables Multitude Bank to perform the due diligence measures regarding money laundering and terrorist financing prevention and to ensure the compliance with international sanctions, including the purpose of the business relationship and whether the Client is a politically exposed person);
- 4.2.9. data obtained when performing an obligation arising from the law (e.g., information received from enquiries submitted by investigative bodies, notaries, tax authorities, courts and bailiffs);
- 4.2.10. communications data (e.g., e-mails, phone call recordings);
- 4.2.11. website interaction data (e.g., hashed email addresses and click identifiers, collected when you interact with our online advertisements, used solely for measuring, optimizing, and improving the performance of our advertisements);
- 4.2.12. your personal Multitude Bank's account log-in data;
- 4.2.13. data related to the products and services of Multitude Bank (e.g., performance of the Contract or the failure thereof, transactions history, submitted applications, requests and complaints).

5. Processing Requirement

- 5.1. The Processing of your Personal Data by Multitude Bank may be required for statutory purposes as set out in Clause 4.1.2. Multitude Bank may also require your Personal Data for contractual purposes as set out in Clause 4.1.1. Where the lawful basis of Processing your Personal Data is either statutory or a contractual requirement, failure to provide your Personal Data to Multitude Bank in either scenario would result in Multitude Bank being unable to enter into a relationship with you and this may prevent you from availing yourself of our services and products.

6. Processing based on consent

- 6.1. Multitude Bank also processes your Personal Data based on your consent (e.g., for direct marketing purposes, preparing and building lookalike audience groups, etc.).
- 6.2. When the Processing is based on your consent, you can withdraw your consent at any time by contacting Multitude Bank on the contact details provided below in Section 13. Please note that withdrawing your consent does not affect the lawfulness of Processing based on consent before its withdrawal.
- 6.3. To manage and change your cookie-based preferences, see the Cookie Declaration on our website, which forms part of these principles.
- 6.4. As for direct marketing messages received by e-mail, you can also withdraw consent and unsubscribe from receiving any further e-mails by clicking on the 'unsubscribe' link at the end of each e-mail.

7. Automated decision-making and profiling

- 7.1. Multitude Bank decides based on profiling and automated decision-making whether the

- Client's application to receive our products or services is fully or partially accepted or rejected.
- 7.2. The decision is made based on information received from your application, information received from external sources and other third parties, as well as the Client's previous payment behaviour with us, Multitude Group company and other financial service providers. No special categories of Personal Data (e.g., data concerning health, genetic data) are Processed.
 - 7.3. Profiling and automated decision-making are necessary for entering the Contract, to meet Multitude Bank's legal obligations to properly identify the Client, for assessing the creditworthiness of the Client, fraud prevention and money laundering. Automated decision-making helps Multitude Bank to verify your identity and whether you are trust- and creditworthy to fulfil your obligations under the Contract. Automated decision-making helps us to make fair and responsible decisions and reduce the potential for human error, discrimination, and abuse of power, as well as enables to deliver decision-making within a shorter period, taking into account the volume of applications received by Multitude Bank.
 - 7.4. Because the decision-making is automated, the Client might not be eligible for our products or services. We have implemented suitable measures to safeguard the Client's rights and freedoms and legitimate interests and can assure that we regularly test our automated methods, e.g., credit scoring methods, to ensure they remain fair, effective, and unbiased. However, if you want to contest an automated decision made or express your point of view, please contact us on the contact details provided below in Section 13.
 - 7.5. Multitude Bank uses profiling in addition to above to decide based on the Client's financial soundness in using our products and services whether to offer on our own initiative a higher credit amount or other services and products to the existing Client. We have based such Processing on our legitimate interest to market our services and products. As a result of described profiling, some Clients may not receive such offers. However, such profiling does not directly produce any legal effects on the Client or otherwise significantly affect the Client, as this does not influence the already existing Contract and the Client has the chance to apply for a new credit product on her/his own initiative.

8. Disclosing the Personal Data

- 8.1. The financial nature of Multitude Bank's products and services require us to share your Personal Data to run our everyday business to process transactions, maintain customer accounts, and report to public institutions. We will always ensure to respect relevant financial industry secrecy obligations before sharing any Personal Data.
- 8.2. We only share your Personal Data with those carefully selected and trusted partners to whom Multitude Bank wishes to entrust or has entrusted the provision of services and with the third parties performing functions delegated to them by law, if stipulated herein, required under the applicable law (e.g., when Multitude Bank is obligated to share Personal Data with the authorities) or with your consent.
- 8.3. Multitude Bank may share your Personal Data with the following partners and third parties:
 - 8.3.1. other Multitude Group entities. The legal basis for such sharing is the legitimate interests of Multitude Bank to ensure the performance of the Contract or the legal obligation to ensure the services provided by Multitude Bank would be suitable and proportionate for the Client;
 - 8.3.2. Multitude Bank cooperation partners with whom Multitude Bank offers co-branded products and services for providing and marketing those services and products. The legal basis for such sharing is either your consent or our legitimate interest to offer you those product and services if you are our existing Client or used recently our products or services;
 - 8.3.3. Personal Data processors and their sub-processors, e.g., legal and other advisors, data

storage providers, telemarketing, marketing and surveys service providers, communication service providers, identification and certification service providers, card management service providers, invoicing and payment service providers, credit and financial institutions, bank data scraping, scoring and credit check service providers, online and offline intermediaries, IT service providers, etc. The legal basis for such sharing is either your consent or our legitimate interests to ensure the continuity of our business and the continued provision of our products and services, including the necessary financing for offering our products and services and the return of credit products granted by us;

- 8.3.4. Payment verification systems to carry out payee verifications checks as required by Regulation (EU) 2024/886. The legal basis for such sharing is Multitude Bank's legal obligation under the above Regulation and its legitimate interest in ensuring the integrity and security of payment transactions.
- 8.3.5. credit reference agencies who provide credit reports. The legal basis for such sharing is our legitimate interests to ensure the performance of the Contract or the legal obligation to follow the principles of responsible lending;
- 8.3.6. persons maintaining databases of defaulted payments. The legal basis for such sharing is our legitimate interests to ensure the performance of the Contract or the legal obligation to ensure the services provided by Multitude Bank would be suitable and proportionate for the Client;
- 8.3.7. the Central Bank of Malta for the purpose of inclusion in the Central Credit Register, where you have an exposure towards Multitude Bank exceeding €5000, in accordance with the Central Bank of Malta Directive No. 14. The legal basis for such processing is compliance with a legal obligation to which Multitude Bank is subject to. Information relating to such exposure, including personal data where applicable, may be made available on the Central Credit Register for the purposes of Directive No. 14 and may be accessed by eligible institutions in accordance with applicable law, including credit institutions, financial institutions, financial vehicle corporations, the Malta Development Bank, and may also be shared with credit reference agencies for the issuance of credit scores in accordance with article 24A of the Central Bank of Malta Act and Central Bank of Malta Directive no. 15;
- 8.3.8. debt collection agencies and bailiffs. The legal basis for such sharing is our legitimate interests to ensure the performance of the Contract;
- 8.3.9. Multitude Bank's auditors and regulators. The legal basis for such sharing is our legal obligations we are subject to;
- 8.3.10. other partners and third parties to which we may assign, pledge, or transfer our rights and obligations to the extent required or allowed under the legislation applicable to Multitude Bank or according to the agreement concluded with you. The legal basis for such sharing is either your consent or our legitimate interests of ensuring the continuity of our business.

9. Transferring Personal Data outside the EEA

- 9.1. Multitude Bank transfers Personal Data outside of the European Economic Area only where we have a lawful basis to do so, i.e., to a recipient who is: (i) in a country which provides an adequate level of protection for Personal Data; or (ii) under an instrument which covers the European Union requirements for the transfer of Personal Data outside the European Economic Area.

10. Protection of Personal Data

- 10.1. Multitude Bank endeavours to maintain physical, technical, and procedural safeguards appropriate to the sensitivity of the Personal Data in question. These safeguards are

designed to protect your Personal Data from loss and unauthorized access, copying, use, modification, or disclosure. Despite these safeguards, please note that no method of transmission over the internet or data storage is fully secure. Should we be required by law to inform you of a breach to your Personal Data we may notify you electronically, in writing, or by phone.

11. Keeping Personal Data Up to Date

- 11.1. We are committed to maintaining the accuracy, completeness, and relevance of your Personal Data in our possession. As such, it is a legal obligation for us to keep your Personal Data up to date in accordance with the Data Protection Regulations.
- 11.2. You have an ongoing obligation to promptly inform us in writing of any changes to your Personal Data, including but not limited to changes in your contact information or any other relevant information we hold about you. We encourage you to notify us immediately of any such changes so that we can update our records accordingly.
- 11.3. In the event that we are unable to contact you using the contact information provided by you, or if we suspect that the personal data provided by you is inaccurate or outdated, we will take reasonable steps to verify and update your personal data by contacting, if possible, you directly, by using publicly available sources and/or respective third-party services available to us.

12. Data retention

- 12.1. Multitude Bank retains your Personal Data in accordance with industry guidelines for as long as necessary for the purposes for which they were collected, or for as long as necessary to safeguard our rights, or for as long as required by applicable legal acts. Kindly note that if the same Personal Data is Processed for several purposes, we will retain the Personal Data for the longest retention period applicable. For us, the maximum period applicable is the limitation period for claims arising from transactions, which is up to 10 years from the date of your last transaction or closure of the account, whichever is the latest.

13. Your rights

- 13.1. To the extent required by applicable Data Protection Regulations, you have all the rights of a Data Subject as regards your Personal Data. This includes the right to:
 - 13.1.1. request access to your Personal Data;
 - 13.1.2. obtain a copy of your Personal Data;
 - 13.1.3. rectify inaccurate or incomplete Personal Data relating to you;
 - 13.1.4. erase your Personal Data;
 - 13.1.5. restrict the Processing of your Personal Data;
 - 13.1.6. portability of your Personal Data;
 - 13.1.7. object to Processing of your Personal Data which is based on your overriding particular situation and which is Processed for direct marketing purposes or in reliance on Multitude Bank's, or a third party's, legitimate interest;
 - 13.1.8. withdraw your consent where our Processing of your Personal Data is based on your consent;
 - 13.1.9. be informed of the source from which your Personal Data originates where the Personal Data we hold about you was not provided to us directly by you;
 - 13.1.10. should you believe that your rights have been violated, you have the right to lodge a complaint with:
 - Multitude Bank data protection officer at dpo@ferratumbank.si; or

- The Office of the Information and Data Protection Commissioner, Address: Floor 2, Airways House, Triq Il - Kbira, Tas-Sliema SLM 1549, Phone: 2328 7100; or
 - Data Protection Supervisory Authority of your country.
- 13.2. When requesting access to, or rectification or deletion of your Personal Data, please note that we shall request specific information from you to enable us to confirm your identity and right to access, rectify or delete, as well as to search for and provide you with the Personal Data that we hold about you.
- 13.3. Kindly note that your right to access, rectify, or delete your Personal Data we hold about you is not absolute. There are instances where applicable law or regulatory requirements allow or require us to refuse your request. In addition, the Personal Data may have already been destroyed, erased, or made anonymous in accordance with our record retention obligations and practices as described above in Section 12.
- 13.4. If we cannot provide you with access to, or rectification or deletion of your Personal Data, we will inform you of the reasons why, subject to any legal or regulatory restrictions. We can assure you we will not discriminate you for exercising any of your rights described in these Principles.
- 13.5. To exercise your rights, please contact Multitude Bank on the contact details above. Please note that you can exercise some rights by logging into your Multitude Bank personal user account.

14. Amending these principles

- 14.1. Should our Personal Data Processing practices change or there shall be a need to amend these principles under the applicable law, case-law or guidelines issued by competent authorities, we are entitled to unilaterally amend these principles at any time. Our most recent principles will always be published on our website, and we urge you to check this at least once a month.

15. Contact

- 15.1. In case you have any question regarding the Processing of your Personal Data by Multitude Bank or you would like to exercise your rights as a Data Subject, please contact us on contact details provided above in Section 13.
- 15.2. Multitude Bank has appointed a data protection officer whom you also may contact regarding the same on the contact details provided above in Section 13.