

Information on the Processing of Personal Data in accordance with the General Data Protection Regulation 679/2016/EU (GDPR) and the relevant Greek Legislation of the Societe Anonyme “Optima Factors”

Optima Factors Single Member S.A. (hereinafter “Optima Factors” or “Company”) is a factoring company with General Commercial Registry Number 3033901000. As data controller protects your privacy and processes your personal data in compliance with the General Data Protection Regulation 679/2016/EU (GDPR) and the relevant Greek legislation in force.

Optima Factors takes appropriate technical and organizational measures to ensure the security and confidentiality of your personal data, their processing and protection from accidental or unlawful destruction, loss, alteration, prohibited transmission, dissemination or access and any other form of unlawful processing.

1. Controller of Personal Data

Optima Factors Single Member S.A.

25th Martiou Street and 259 Iera Odos

122 44 Egaleo Attica

Website: www.optimafactors.gr

2. Contact us for exercising your rights

Optima Factors Single Member S.A.

25th Martiou Street and 259 Iera Odos

122 44 Egaleo Attica

Attention Mrs. Zikou Georgia,

Telephone number: 210-6803000

E-mail: Info-GDPR@optimafactors.gr

3. Categories of Data Subjects

We process the personal data of our clients (hereinafter “Suppliers”), the persons acting as guarantors towards Optima Factors in favor of the Suppliers (hereinafter “Guarantors”), the Suppliers’ borrowers (hereinafter “Debtors”) and, in general, any other trader pursuant to the Regulation (EU) 2016/679 and the relevant Greek legislation in force with regard to the protection of personal data, collected either in the framework of the factoring relationship, with the submission of an application to Optima Factors for the provision of factoring services, or at a later time, including data derived from the signing and the performance of a contract/contracts with Optima Factors, or in the framework of relations and transactions in general with Optima Factors.

4. Purpose of processing

Due to the nature of our activity, we process the personal data that are absolutely necessary for:

- A. The execution of our contractual relationship
- B. Optima Factors' Compliance with the obligations imposed by the legislation, the Supervisory Authorities and Regulatory framework as well as the decisions of any public authorities or courts.
- C. The assessing of credit risk that the Company is called upon to undertake or has already undertaken.
- D. The prevention and suppression of money laundering and terrorist financing.

5. Recipients of your data

Your data are communicated to:

- i. Company's employees who are responsible for the evaluation of your requests, the management and the performance of the contract(s) with the Company,
- ii. Supervisory, auditing, judicial, public and/or other authorities and entities within the framework (as provided by law) of their competencies, duties and authorities.
- iii. "TIRESIAS SA" for data concerning the records maintained by it, such as bad cheques, unpaid bills of exchange (at their maturity date), terminations of loan or credit agreements, loan and credit agreements and their development, as well as guarantee agreements.
- iv. Insurance Companies with which Optima Factors enters into credit insurance contracts for the provision of credit risks insurance services to Optima Factors.

exclusively in the context of fulfilling the processing purposes, as described above.

6. Transmission of Personal Data to a third country or to an International Organization

Your personal data are not transmitted to a third country or to an international organization.

7. Store your Personal Data

Your Personal Data will be stored at least for as long as we have a contractual relationship with you. After the termination of our contractual relationship with you, the Company may store your personal data for up to five (5) years after the termination of the contract.

In case a shorter or longer storage period is foreseen by the law or regulatory acts the storage period of your personal data will be amended accordingly.

8. Your Rights regarding the Protection of your Personal Data

You have the following rights:

- 1) To receive the appropriate information at the time of collection of your data for the forthcoming processing (*right to information*)
- 2) To be informed about the type of processing of your personal data (*right of access*)
- 3) To require correction of inaccurate personal data (*right to rectification*)
- 4) To request, under certain conditions, the erasure of your data without undue delay (*right to erasure*)
- 5) To request, under certain conditions, the restriction of the processing of your data (*right of restriction of processing*)
- 6) To oppose the processing (*right to object*)
- 7) To receive your data in a structured, commonly used and machine-readable format (*right to data portability*)

Optima Factors will reply to your request within thirty (30) days of the submission, except in exceptional cases, in which case the above time limit may be extended for sixty (60) additional days, if necessary, taking into account the complexity of the request and the number of requests.

All information is provided without any financial charge.

In addition, you may lodge a complaint with the Personal Data Protection Authority (www.dpa.gr) in case you consider that your rights are in any way violated.

9. Automated Decision Making

Optima Factors does not use an automated decision-making process, including profiling.

This Information replaces from 25.05.2018 (which is the effective date of the Regulation (EU) 2016/679 on personal data protection) any other previous general information regarding the processing of your personal data. The present document is available online, at Optima Factors' website www.optimafactors.gr and at Optima Factors' registered offices (25th Martiou Street and 259 Iera Odos., 122 44 Egaleo-Athens).