



## Swedish Credit International

### 1. Introduction

We wrote this Policy to help you understand what personal information we collect, how we use it, and what choices you have. Because we are an Electronic Money Institution, some of the concepts below are a little technical, but we've tried our best to explain things in a simple and clear way.

We hope you know that we are committed to protecting and respecting your financial and personal privacy. Before going into detail, there are some important things to say about how we handle your personal information: We promise to treat it securely, fairly and legally at all times.

We will not ask you to disclose more information than is necessary.

We will absolutely not give out your information without your clear consent, unless otherwise stated in this Policy.

We will ensure your information is protected by the right security measures.

We will ensure those handling your information respect your privacy.

We will be transparent about how we use your information and will give you opportunity to tell us if you do not wish your information to be used in a particular way.

Please read the following information carefully to understand our views and practices regarding your personal information and how we will treat it.

### 2. Who are we

We are SCI Swedish Credit International KB, a finance company based in Engelbrektsgatan 9-11114 32 Stockholm, Sweden. Our company registration number is 969793-0544. We are regulated as a Trust Management provider and subject to AML/CFT compliance requirements. Our supervisory authority for AML/CFT purposes is the Stockholm County Administrative Board. We are also answer to the Financial Crime Unit of the police for suspicious transactions reporting. Require our AML program in case you need more details.

### 3. Why this Policy?

This Policy, together with our Terms and conditions sets out the basis on which any personal information we collect from you, or that you give us, will be managed by us or anyone working closely with us.

### 4. What if we change it?

We might need to change this Policy. Data protection laws, regulations and industry standards evolve, which may make those changes necessary, or we may make changes to our business. All changes will be posted officially and, where appropriate, notified to you by e-mail. Please check your email and our website frequently for updates or changes.

### 5. How to contact us

We welcome any questions you might have regarding personal information. Remember that we will always give you options to modify or delete information at any time. If you have any questions about the information we hold about you or the way in which we may use this information, you can contact us at any time by e-mail at [sci@swedishcredit.com](mailto:sci@swedishcredit.com)

### 6. What information do we have?

Information you give us:

You give us personal information by filling in questionnaires or uploading files on our website, app or by corresponding with us through phone, e-mail or otherwise. This includes information you give us when you register to open an account and use our services, search for a product, use social media functions on our website, participates in a promotion or survey or when you report a problem with our website.

The information you give us may include your name, address, email address, phone number, financial information, personal description and photograph, passport or other identification details.

Information we collect about you:

Swedish  
Head Quarter  
SCI Swedish Credit  
International KB  
Engelbrektsgatan 9-11  
114 32 Stockholm SE

[www.swedishcredit.com](http://www.swedishcredit.com) [sci@swedishcredit.com](mailto:sci@swedishcredit.com)



With regard to each of your visits to our Swedish Credit International website we may automatically collect the following information:

Technical information, including the Internet protocol (IP) address used to connect your computer to the Internet etc;

Information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.

Information we receive from other sources:

We are working closely with third parties such as business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, search information providers agencies and may receive information about you from them only if you have previously given them the right to do so.

#### 7. Liability of others

Our website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. We advise you to check these policies before you give them personal information.

#### 8. What will we do with your personal information?

Your information will only be used by us in accordance with this Policy, our Terms and Conditions and as required by law. We use information held about you in the following ways:

to carry out the product in the best way possible and to give you information about products and services that you request from us;

to give you information about other goods and services we offer that are similar to those that you have already registered, unless you have said no to that;

to give you, or permit selected third parties to give you, information about goods or services we feel may interest you, unless you have said no to that.

We also use the information we collect to:

to run our website and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;

to improve our website to ensure that content is presented in the most effective manner;

to allow you to participate in interactive features of our service, when you choose to do so;

as part of our efforts to keep our website safe and secure;

to measure or understand the effectiveness of marketing and advertising we serve to you and others, and to deliver relevant marketing and advertising to you;

to notify you about changes to our service;

to ensure that content from our website is presented in the most effective manner for you and for your computer;

to make suggestions and recommendations to you and other users of our website about goods or services that may interest you or them.



#### 9. What about marketing?

Before collecting your personal information, we will ask for your consent if we want to use your personal information for marketing purposes. If you give us the right to do so we may contact you by e-mail or SMS with information about our products or other marketing material that may be of interest to you.

#### 10. Will we share your personal information with others?

We will share your information with our close business partners in order to make our product function in the best and safest way possible. Sharing is essential for preventing fraud and risk reducing and to protect the safety of you and others.

#### 11. Sometimes we have to share your personal information with others

As a small Electronic Money Institution, we have to follow the Swedish and international Electronic Money law such as preventing money laundering and terrorist financing. Therefore, we are obligated to share certain information automatically with and/or on request by the Financial Supervisory Authority, the Data Protection Authority and other Authorities. Furthermore, the law states that the agencies have a legal duty to co-operate and exchange information with other government and regulatory agencies in Sweden and internationally.

#### 12. Transferring your personal information

The information that we collect from you may be transferred to, and stored at, a destination within the European Economic Area ("EEA"). We have ensured that our Storage Cloud Service Provider is following Data Protection Law and will take all steps reasonably necessary to ensure that your data is treated securely. All personal information is stored on our secure servers and all payment transactions will be encrypted. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your information transmitted to our website. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

#### 13. Your rights

You have the right to request access to your personal information, as well as to seek to update, delete or correct your information at all time. You have the right to ask us not to process your personal information for marketing purposes. You can exercise the right at any time by contacting us at [sci@swedishcredit.com](mailto:sci@swedishcredit.com).

#### 14. Complaints

You have the right to restrict any unlawful use of your personal information and lodge a complaint with your local data protection authority or the Swedish Data Protection Authority (Integritetsskyddsmyndigheten), which is our lead supervisory authority in the European Union. If you are a resident of the EEA and you may direct questions or complaints to our lead supervisory authority:

Contact information

Integritetsskyddsmyndigheten

Box 8114

104 20 Stockholm, Sweden

Phone: +46 08 657 61 00

Fax: 08 652 86 52

Email: [datainspektionen@datainspektionen.se](mailto:datainspektionen@datainspektionen.se)

Last updated 31 July 2020