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Privacy policy

Status: 04.2023

PART 1 - Website Privacy Policy

1. General

This privacy notice informs you about the processing of your personal data in connection with the use of the website www.garentii.com (the "Website").

The controller within the meaning of the EU General Data Protection Regulation ("GDPR") with regard to the processing of personal data in connection with the Website is Garentii GmbH, Mühldorfstr. 8, 81671 Munich, Germany ("Garentii", "we", "us").

2. Processing of your personal data

a. Informative use of the website

In the case of merely informational use of the website, i.e. when you do not actively transmit information to us, we generally do not collect any personal data, with the exception of the data that your browser automatically transmits to enable you to visit the website. This includes, for example:

- IP address of the requesting computer / system
- date and time of the request
- amount of data transferred in each case
- duration of the visit
- connection data and sources
- browser data
- Information on the operating system of the end device used
- referrer query)

We do not assign this data to specific persons. The aforementioned processing of data only takes place for the purpose of enabling the use of the website (connection establishment). Insofar as the processing of the aforementioned data involves personal data, the corresponding processing of this data is based on Art. 6 (1) sentence 1 lit. f DSGVO (legitimate interest; the legitimate interest follows from the aforementioned purpose).

b. Contacting us

If you contact us, your data transmitted in this context will be used to process your request. On the website, for example, a contact form is available, which can be used for contacting us. If you send us an inquiry in this way, the data entered in the input mask will be transmitted to us and stored. This is in particular the following data:

- Name
- E-mail address
- Content of the message

At the time of sending a corresponding contact request via the contact form, the following data is also stored: Date and time of the request.

The aforementioned data is used for the purpose of processing the corresponding contact requests.

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The legal basis for the processing of the aforementioned personal data is, depending on the individual case, either Art. 6 para. 1 p. 1 lit. a DSGVO (consent) or Art. 6 para. 1 p. 1 lit. f DSGVO (legitimate interests; the legitimate interest results from the fact that we can only perform the action requested by the user (e.g. answering inquiries) by processing the data accordingly). If the contact is aimed at the conclusion of a contract, Art. 6 para. 1 p. 1 lit. b DSGVO (contract performance or pre-contractual measures) may also be the legal basis for the processing.

c. Use of our services / performances

If you use the services and benefits offered by us (via the website) or register for them, we use the data provided by you in this context (e.g. name, address, e-mail address, telephone number, payment data) so that you can use the corresponding services or register for them. The legal basis for the processing of the aforementioned personal data is Art. 6 para. 1 p. 1 lit. b DSGVO (contract or pre-contractual measures). Without the provision of the relevant data, it will generally not be possible for you to use our services and benefits.

d. Newsletter

On our website you can register for one or more newsletters. If a user consents to receiving newsletters or similar promotional information, we use the data to which the corresponding consent relates (e.g. the e-mail address when sending newsletters) on the basis of Art. 6 (1) sentence 1 lit. a DSGVO (consent) in order to be able to provide the user with the corresponding information. When a user requests a newsletter on the website, he or she receives a confirmation or authorization e-mail from us in which he or she is asked to click on the link contained in this e-mail and thereby confirm to us that he or she actually wishes to receive the newsletter. Only after this confirmation will we send the user the corresponding newsletter (so-called double opt-in procedure).

The user can unsubscribe from the newsletter at any time by clicking on the (unsubscribe) link provided for this purpose, which is contained in every newsletter.

e. Cookies and other (analysis) tools

aa. Cookies

We use cookies on the website. Cookies are small text files that are stored in the browser's memory. When calling up individual pages of the website, we may use so-called technically necessary cookies to navigate the website, use basic functions and ensure the security of the website; these cookies do not collect information about you for marketing purposes, nor do they store which web pages you have visited. The legal basis for the use of these technically necessary cookies is Art. 6 para. 1 p. 1 lit. f DSGVO (legitimate interest; the legitimate interest follows from the above-mentioned purposes, in particular session control, optimization of website use and ensuring website security).

Insofar and to the extent that we also use other, non-technically necessary cookies in relation to your visit to the website, we will always obtain your consent in advance (via a consent management tool) on the website regarding such cookies. Unless you provide such consent, such cookies will not be used in relation to your visit to the Website. The legal basis for the processing of personal data associated with such cookies is Art. 6 para. 1 p. 1 lit. a DSGVO (consent). You can usually configure the usual browsers so that no cookies are stored. However, the deactivation of cookies can lead to the fact that one cannot use all functions of our website (completely or trouble-free).

bb) Google Analytics

The website uses Google Analytics, a web analytics service provided by Google Ireland Limited ("Google"). If you do not consent to the use of this tool when (first) accessing the website, no corresponding data from you will be processed using this tool. Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website is usually



transmitted to a Google server in the USA and stored there. In the case of activation of IP anonymization on the website, however, your IP address will be truncated beforehand by Google within member states of the European Union or in other contracting states to the Agreement on the European Economic Area. Only in exceptional cases will the full IP address be transmitted to a Google server in the USA and shortened there. On behalf of the operator of this website, Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity and providing other services relating to website activity and internet usage to the website operator. The IP address transmitted by your browser as part of Google Analytics will not be merged with any other data held by Google.

This website uses IP anonymization in the aforementioned sense.

You can also prevent the storage of cookies by selecting the appropriate settings on your browser software. However, we would like to point out that in this case you may not be able to use all functions of the website to their full extent. In addition, you can prevent the collection of data generated by the cookie and related to your use of the website (including your IP address) to Google, as well as the processing of this data by Google, if necessary, by downloading and installing the browser plugin available at the following link: http://tools.google.com/dlpage/gaoptout?hl=de.

Furthermore, you can also revoke your consent to the processing of personal data using Google Analytics in the Consent Management Tool included on our website.

For more information about Google Analytics, please click here:

http://www.google.com/analytics/terms/de.html, http://www.google.com/intl/de/analytics/learn/privacy.html, http://www.google.de/intl/de/policies/privacy/

and at Google Ireland Limited, Gordon House, Barrow Street, Dublin 4, Ireland.

The legal basis for the processing of personal data described above is Article 6 (1) sentence 1 lit. a DSGVO (consent).

As already described above, Google may also process data in the USA. Currently, there is no comprehensive decision of the EU Commission on the adequacy of the level of data protection in the USA. To ensure an adequate level of data protection, so-called standard data protection clauses within the meaning of Art. 46(2)(c) DSGVO (by Google) are used in this respect (Google can provide you with corresponding documentation on the standard data protection clauses).

f. Spotify Widget

We use the Spotify Music Player widget of the Spotify music platform. The service provider is the Swedish company Spotify AB, Regeringsgatan 19, 11153 Stockholm, Sweden. This will only be loaded if you have previously activated the respective function by giving your consent. Via the widget, we offer you the possibility to play Spotify content directly via our website.

The legal basis for the data processing associated with the use of these plugins is Art. 6 para. 1 p. 1 lit. a DSGVO (consent). The revocation of your consent is possible at any time without affecting the permissibility of the processing until the revocation. The easiest way to revoke your consent is to use our Consent Management Tool.

Insofar as processing takes place, Spotify generally stores the data collected about you as usage profiles and uses them for the purposes of advertising, market research and/or the needs-based design of its website and services. Such an evaluation is carried out in particular (also for users who are not logged in) for the display of tailored advertising and to inform other users of the social network about your activities on our website.

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The data transfer takes place regardless of whether you have an account with Spotify and are logged in there. If you are logged in to Spotify, the data we collect is directly assigned to your Spotify account. You can find out more about the data processed through the use of Spotify in Spotify's privacy policy at <u>https://www.spotify.com/de/privacy</u>.

g. Creditreform

If you request a quote via our website, you consent to us transmitting your customer data (name, date of birth, place of birth) collected as part of the quote request to Creditreform Creditreform Boniversum GmbH, Hammfelddamm 13, 41460 Neuss, Germany for the purpose of an identity and credit check.

The transmission of this data takes place so that Creditreform, a consumer credit agency, can carry out an identity and creditworthiness check as well as a payment default assessment on our behalf. In the context of the decision on the establishment of a contractual relationship with you, Creditreform uses the aforementioned data, among other things, to check your address and your previous payment history. In addition, Creditreform processes the data to create probability values for payment behavior in the future. The calculation of these score values by Creditreform is carried out on the basis of a scientifically recognized, mathematical-statistical procedure. For this purpose, Creditreform will also use your address, among other things. The score values are transmitted to us by Creditreform and we decide on the basis of these values whether and, if so, up to what maximum amount of cover a contractual relationship can be established with you via an insurance guarantee.

The legal basis for data processing in connection with the request for quotation is Art. 6 para. 1 p. 1 lit. a DSGVO.

h. Schufa

If you request a quote via our website, you consent to us transmitting your customer data (name, date of birth, place of birth) collected as part of the quote request to Schufa, SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden, Deutschland übermitteln.

The transmission of this data takes place so that Schufa, a consumer credit agency, can carry out an identity and creditworthiness check as well as a payment default assessment on our behalf. In the context of the decision on the establishment of a contractual relationship with you, Schufa uses the aforementioned data, among other things, to check your address and your previous payment history. In addition, Schufa processes the data to create probability values for payment behavior in the future. The calculation of these score values by Schufa is carried out on the basis of a scientifically recognized, mathematical-statistical procedure. For this purpose, Schufa will also use your address, among other things. The score values are transmitted to us by Schufa and we decide on the basis of these values whether and, if so, up to what maximum amount of cover a contractual relationship can be established with you via an insurance guarantee.

The legal basis for data processing in connection with the request for quotation is Art. 6 para. 1 p. 1 lit. a DSGVO.

i. Infoscore

If you request a quote via our website, you consent to us transmitting your customer data (name, date of birth, place of birth) collected as part of the quote request to Infoscore, Infoscore Consumer Data GmbH Rheinstraße 99, 76532 Baden-Baden, Deutschland übermitteln.

The transmission of this data takes place so that Infoscore, a consumer credit agency, can carry out an identity and creditworthiness check as well as a payment default assessment on our behalf. In the context of the decision on the establishment of a contractual relationship with you, Infoscore uses the aforementioned data, among other things, to check your address and your previous payment history. In addition, Infoscore processes the data to create probability



values for payment behavior in the future. The calculation of these score values by Infoscore is carried out on the basis of a scientifically recognized, mathematical-statistical procedure. For this purpose, Infoscore will also use your address, among other things. The score values are transmitted to us by Infoscore and we decide on the basis of these values whether and, if so, up to what maximum amount of cover a contractual relationship can be established with you via an insurance guarantee.

The legal basis for data processing in connection with the request for quotation is Art. 6 para. 1 p. 1 lit. a DSGVO.

3. Transfer of personal data to third parties

The personal data collected in connection with the use of the website will - subject to other cases expressly described in this data protection notice - not be passed on to third parties or transmitted in any other way without your consent.

We may disclose your personal data to third parties if we are legally obliged to do so (e.g. at the request of a court or law enforcement agency). The legal basis for such data processing is Art. 6 para. 1 sentence 1 lit. c DSGVO (legal obligation).

We may also use (technical) service providers who process personal data on our behalf (e.g. IT service providers regarding hosting or other technical matters of the website). These service providers process the corresponding personal data exclusively in accordance with our instructions (order processors). The legal basis for such data processing is Art. 28 DSGVO (commissioned processing).

4. Duration of the storage of your personal data.

Insofar as no other storage period results from the other provisions of this data protection declaration, your personal data obtained in connection with the website will generally only be stored for as long as is necessary, in particular, to process your inquiries to us, for the duration of the performance of the contract or to fulfill other purposes stated in this data protection declaration; thereafter only to the extent and insofar as we are obligated to do so due to mandatory statutory storage obligations. If we no longer need your data for the purposes described above, it will only be stored during the respective statutory retention period and not processed for other purposes.

5. Your rights

You have the right to request information from us at any time about the personal data we have stored about you. Insofar as the legal requirements are met, you also have rights vis-à-vis us to correct, delete or restrict the processing of the relevant personal data, the right to object to the processing of your personal data by us and to receive from us the personal data relating to you that you have provided to us in a structured, common and machine-readable format (you may transmit this data to other bodies or have it transmitted).

If you have given your consent to the use of personal data, you can revoke this consent at any time for the future. If you believe that the processing of personal data concerning you by us violates applicable data protection law, you may lodge a complaint with the (competent) supervisory authority for data protection.

6. Contact

If you have any questions or suggestions on the subject of data protection you can contact us, for example, at the address given in section 1. as well as via <u>datenschutz@garentii.com</u> or telephone: 089904294130.

7. Data security

We maintain current technical measures to ensure data security, in particular to protect your personal data from dangers during data transmissions and from third parties gaining knowledge. These are adapted to the current state of the art in each case.

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PART 2 - Data protection information regarding our presence on social networks

We have various presences on so-called social media platforms. We use the following platforms:

Facebook

- Provider: Meta Platforms Ireland Limited, 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland.
- o Our Facebook page: <u>https://www.facebook.com/Thegarentii</u>
- Further information on data protection: <u>https://de-de.facebook.com/policy.php</u>

• Instagram

- o Provider: Meta Platforms Ireland Limited., 4 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland
- Our Instagram page: https://www.instagram.com/mygarentii/
- Further information on data protection: <u>https://help.instagram.com/519522125107875</u>

• LinkedIn

- Provider: LinkedIn Ireland Unlimited Company, Wilton Place, Dublin 2, Ireland.
- o Our LinkedIn page: https://www.linkedin.com/company/garentii/
- Further information on data protection: <u>https://de.linkedin.com/legal/privacy-policy</u>?

• YouTube

- o Provider: YouTube, LLC 901 Cherry Ave. San Bruno, CA 94066 USA
- Our page: https://www.youtube.com/channel/UC8xrzqovHFd4PJDWzqgZ0bA
- Further information on data protection: <u>https://policies.google.com/privacy</u>
- Medium
 - o Provider: 799 Market St, San Francisco, CA 94103, USA
 - o Our Medium page: <u>https://medium.com/@itsgarentii</u>

Further information on data protection: <u>https://policy.medium.com/medium-privacy-policy-f03bf92035c9</u>. Wir uses the technical platform and services of the aforementioned providers for these information services. We would like to point out that you use our appearances on social media platforms and their functions on your own responsibility. When you visit our websites, the providers of the social media platforms collect, among other things, your IP address and other information that is stored on your terminal device in the form of cookies. This information is used to provide us, as the operators of our sites, with statistical information about interaction with us.

The data collected about you in this context is processed by the platforms and may be transferred to countries outside the European Union, in particular the USA. Insofar as this is the case, sufficient guarantees within the meaning of Art. 46 (2), (3) DSGVO are provided to ensure a sufficient level of data protection (in particular, the so-called standard data protection clauses are used; further information on the guarantees provided can be requested from the providers).

We are not aware of how the social media platforms use the data from your visit to our account and interaction with our posts for their own purposes, how long this data is stored and whether data is passed on to third parties. The data processing may differ depending on whether you are registered and logged in to the social network or visit the respective page as a non-registered and/or non-logged-in user. When you access a post or the account, the IP address assigned to your end device is usually transmitted to the respective provider of the social media platform. If you are currently logged in as a user, it may be possible to track your movements on the network via a cookie on your end device.



As the provider of our pages on these platforms, we also only process the data from your use of our service that you provide to us and that requires interaction. For example, if you ask a question that we can only answer by email, we will store your information in accordance with the general principles of our data processing, which we describe in this privacy notice. The legal basis for the processing of your personal data concerning the respective social media platform may vary in individual cases, although in many cases Art. 6 (1) sentence 1 lit. f DS-GVO (legitimate interests; the legitimate interests arise from the aforementioned purposes, esp. communication with you via our presences in the social networks) will be the basis for the processing.

To exercise your data subject rights (see above under Part 1, Item 5.), you can contact both us or the provider of the social media platform. Insofar as one party is not responsible for responding or must receive the information from the other party, we or the provider will forward your request to the respective partner as a rule. Please contact the operator of the social media platform directly for questions about any profiling, processing of your data when using Platform (in general). For questions about the processing of your interaction with us on our site on the respective platform, you can contact the contact details provided by us above.

What information the social media platform receives and how it is used is described by the providers primarily in the information linked above. There you will also find information about contact options as well as about any setting options on the platforms.

We are (at least to a certain extent) jointly responsible with the respective provider for data processing associated with our social media appearances under data protection law.

The above explanations under Part 1, Sections 3 - 7 apply accordingly to Part 2.
