

Statement on Personal Data Protection – TelcoScore

Information from the mobile service operators

TelcoScore Service is offered and provided by Společnost pro informační databáze, a.s. (hereinafter referred to as “SID”), a company with ID No. 26118513 and its registered address at Antala Staška 510/38, 140 00 Prague 4 – Krč, entered in the Companies Register kept with the Municipal Court at Prague, Volume B, Insert 6169. *TelcoScore Service* consists in providing information on solvency and credibility of users of electronic communications, i.e. the point is in creating a certain matrix that may indicate your payment morale, and in view of this, in what manner you use the electronic communication services (see the below information about what data can be used for the aggregate information calculation). The term “operator” means a provider of electronic communication services that processes personal data of its customers and users of electronic communication or other services, including data originating within the framework of rendering of electronic communication services. The operators providing such information are as follows: T-Mobile Czech Republic a.s., a company with ID No. 64949681 and its registered address at Tomíčková 2144/1, 148 00 Prague 4, O2 Czech Republic a.s., a company with ID No. 60193336 and its registered address at Za Brumlovkou 266/2, 140 22 Prague 4, a virtual operator - O2 Family, s.r.o., a company with ID No. 24215554 and its registered address at Za Brumlovkou 266/2, 140 00 Prague 4 (100% daughter company of O2 Czech Republic a.s.), and Vodafone Czech Republic a.s., a company with ID No. 25788001 and its registered address at náměstí Junkových 2, 155 00 Prague 5 (hereinafter referred to as the “Operators”).

Only entities that entered with SID into a contract on providing of the *TelcoScore Service* (hereinafter referred to as the “Enquiring Company”) may raise an enquiry about your solvency and credibility. In particular, this concerns the companies that grant loans or other repeated performance.

The Enquiring Company is entitled to obtain from the Operator(s) the information about your solvency and credibility (in a form of aggregate information) based on the data processed by the Operator(s) only upon your consent given as regards the handover of your telephone number and/or your birthdate identification number to the Operator(s).

The aggregate information indicates the level of your solvency and credibility and it is only one of other factors determining whether the Enquiring Company will or will not enter into a contract with you. This aggregate information alone is not a determining factor for the decision on the conclusion / non-conclusion of a contract with you.

For the calculation of the aggregate information that the Enquiring Company receives from the Operator, the following data may be used: (a) data connected with the type and use of rendered services (e.g. tariff type, how frequently you call), (b) quantity of rendered services (e.g. called minutes on average, number of SMS messages), and (c) purchased credit amount in case of pre-paid services. The coefficient may also reflect the data on the payment amounts for flat-rate services, payment morale and, as the case may be, information on delayed payments and outstanding sums. The data used for the coefficient calculations are processed by the Operator for no more than the last twelve (12) months before the filing date of the enquiry delivered by the Enquiring Company to the Operator(s).

HOW DOES IT WORK?

You have no credit history with the bank (previous loans, credit cards), but you use actively modern telecommunication services and pay for them in proper time, or your employer entrusted you with a company mobile phone.

These facts may form, for the bank, one of the criteria that may help for a quicker evaluation of your solvency and credibility and thus make your access to a loan easier. It can be also used in cases, where you wish to rent a flat but you are not willing to document your income.

In view of the 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) (hereinafter referred to as "GDPR"), SPD is in the position of the processor pursuant to Article 4, Paragraph 8, and each of the individual Operators is in the position of the controller pursuant to Article 4, Paragraph 7.

Right for the information about processed personal data

Pursuant to Article 15 of GDPR, every data subject shall have the right to access to his/her personal data and information. Therefore, you can ask us what personal data about you are registered with us. The performance under the legal obligations with regard to the TelcoScore Service is carried out, in relations to individual data subjects, by the processor, i.e. SID, which you may contact on info@sid.cz. However, SID processes only the data about executed enquiries. Therefore, it cannot provide you your TelcoScore, if no earlier enquiry for this has been made so far.

Apart from this, you are in a position to contact even the individual Operators – for more details, see their respective websites.

If you suspect an infringement of one of the duties stipulated by the relevant legislation on your side, you can turn to us so that we can explain the relevant matter or remedy an inappropriate condition by a corrective action or by addition of data or their cancellation. Such cancellations or corrections will be carried out by us within a reasonable period of time corresponding to our technical and clerical possibilities. If our solution is still not sufficient to you, you can turn to The Office for Personal Data Protection (www.uouu.cz) with a request for corrective measures.

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