INFORMATION on registers of the SOLUS Association

I. INTRODUCTION

[The Company] is a member of the SOLUS Association, an interest association of legal entities, ID No. 69346925 (hereinafter also referred to as "SOLUS" or the "SOLUS Association").

Individual companies - members of the SOLUS Association share the same interest in being involved in the running of the Register of consumers of the SOLUS Association (hereinafter also referred to as the "Register FO"), Register of entrepreneurs and legal entities (hereinafter also referred to as the "Register IČ") or Positive Register of the SOLUS Association (hereinafter also referred to as the "Positive Register"), which gather, or will gather, information on clients of individual member companies of the SOLUS Association, both natural persons (entrepreneurs, as well as non-entrepreneurs) and legal persons, on condition that the data of natural persons (data subjects) may be processed with their consent only. The consent is also required to the provision of information on legal persons who are not bank clients. The Positive Register should be launched in July 2011. The principal purpose of the SOLUS Register FO, Register IČ and Positive Register is to enable mutual exchange of information among members of the SOLUS Association on issues indicating the solvency, credibility and payment morale of their clients and applicants for the offered service.

II. SCOPE OF DATA PROCESSED IN THE REGISTER FO AND REGISTER IČ

In addition to identification data (names, surname, personal number or ID number and address), the Register FO and Register IČ also gather information on the scope and nature of any breach of a contractual duty by the client resulting in the existence of an overdue monetary claim [of the Company] against the client amounting to a minimum of two instalments, or of any monetary claim [of the Company] against the client overdue for more than 30 days of the due date, and on the nature of the duty under which the obligation arose and consequent payment morale of the client.

Thus the Register FO or Register IČ will not gather any personal data of a client who did not breach contractual duties against [the Company]. The Register FO or Register IČ will also not gather any sensitive data of clients – natural persons pursuant to the Act 101/2000 Coll., On Personal Data Protection, as amended (hereinafter referred to as the "Personal Data Protection Act") such as information on the state of health, etc..

A summary of the above data of all member companies (or of the member companies against which the client committed a breach of a contractual duty) together with other client’s data available to the public, obtained for relevant purposes (in particular client's data contained in the Insolvency Registry maintained pursuant to Act 182/2006 Coll., Insolvency Act), and data on statistical evaluations of client's solvency and credibility form the so-called Information File of the Register FO, or the Information File of the Register IČ.

The Register FO gathers data of natural persons, the Register IČ gathers data of natural persons – entrepreneurs and legal persons.
III. SCOPE OF DATA PROCESSED IN THE POSITIVE REGISTER

In addition to identification data (names, surname, date, place and country of birth, sex, citizenship, personal number, company ID number, address and information on ID cards), the Positive Register will gather the following data of clients:

- Information indicating that negotiations on a Contract with the client [or applicant in the case of a guarantor, co-applicant or legal representative] commenced, and whether a Contract between the client [or applicant in the case of a guarantor, co-applicant or legal representative] and [the Company] was entered into or not; if several contracts were entered into between the client and [the Company], all such contracts are deemed to be a Contract;

- Information indicating financial obligations which arose, will arise or can arise to the client against [the Company] in relation to the Contract, or which were discussed with the client, and on the fulfillment of such obligations by the client;

- Information indicating the security of the client's obligations related to the Contract, namely information on the type of security;

- Other information indicating client's solvency, credibility and payment morale (in particular on the scope and nature of any breach of a contractual duty resulting in the existence of any overdue payable amount, or on any changes in a contractual obligation or the Contract, or on any repayment of debt ahead of schedule, etc.), and information which the client gave or will give [to the Company] or which [the Company] obtained or will obtain in relation to the performance or non-performance of the Contract;

- Statistical evaluations of client's solvency and credibility, calculated on the basis of other data gathered in the Information File of the Positive Register, i.e. predominantly one or several numerical data in the range from zero to one thousand, expressing the distance from absolutely unacceptable client represented by the zero value (the data do not have to be gathered for a certain period after the Positive Register is set up);

- Information indicating whether any inquiries for information on client's solvency and credibility were submitted by members of the SOLUS Association.

The SOLUS Positive Register will not gather any sensitive data of clients – natural persons pursuant to the Act on Personal Data Protection (such as information on the state of health, etc.).

A summary of the above data of all member companies (or of the member companies with which the client commenced negotiations on a Contract) together with other client's personal data available to the public, obtained for relevant purposes (in particular client's personal data contained in the Insolvency Registry maintained pursuant to Act 182/2006 Coll., Insolvency Act), and data on statistical evaluations of solvency and credibility of the client form the so-called Information File of the Positive Register.
IV. IDENTIFICATION OF ENTITIES OR PERSONS THAT CAN HAVE ACCESS TO PERSONAL DATA PROCESSED IN THE REGISTER FO, REGISTER IČ AND POSITIVE REGISTER

Administrator of the Register FO, Register IČ and Positive Register: SOLUS Association, interest association of legal persons, ID No. 69346925, registered seat in Praha 4 – Krč, Antala Staška 510/38, Postal Code 140 00.

- In relation to clients of individual members of the SOLUS Association – natural persons, the SOLUS Association is, or will be, in the position of a personal data administrator pursuant to the Act on Personal Data Protection.

Processor of the Register FO, Register IČ and Positive Register: Společnost pro informační databáze, a.s., ID No. 26118313, registered seat in Praha 4 – Krč, Antala Staška 510/38, Postal Code 140 00 (hereinafter also referred to as "SID"). On the basis of a written contract between the administrator and users of the SOLUS registers, SID will provide services related to mutual exchange of information among creditor entities on the solvency, credibility and payment morale of their clients and/or applicants for their services.

- In relation to clients of individual members of the SOLUS Association – natural persons, SID is, or will be, in the position of a personal data processor pursuant to the Personal Data Protection Act.

Users of the Register FO: Individual members of the SOLUS Association who signed, or will sign, a contract on data processing in the Register FO with the SOLUS Association and SID.

- In relation to their clients – natural persons, individual member companies of the SOLUS Association using the services of the Register FO are in the position of a personal data administrator pursuant to the Personal Data Protection Act.

Users of the Register IČ: Individual members of the SOLUS Association who signed, or will sign, a contract on data processing in the Register IČ with the SOLUS Association and SID.

- In relation to their clients – natural persons, individual member companies of the SOLUS Association using the services of the Register IČ are in the position of a personal data administrator pursuant to the Personal Data Protection Act.

Users of the Positive Register: Individual members of the SOLUS Association who will sign a contract on data processing in the SOLUS Positive Register with the SOLUS Association and SID.

- In relation to their clients – natural persons, individual member companies of the SOLUS Association using the services of the SOLUS Positive Register will be in the position of a personal data administrator pursuant to the Personal Data Protection Act.
A current list of Members of the SOLUS Association is located at the websites of the SOLUS Association: www.solus.cz.

Another person involved in data processing: The processor (SID), in order to secure maximum safety of processed data, may use the services of another person (the so-called technical processor) for data processing, on the basis of a written contract between the processor and the technical processor. The technical processor processes, or will process, data contained in the respective register, and the clients' personal data are, or will be, encrypted. The technical processor does not know, or will not know, the decryption key of the encrypted data and therefore will not have access to any names, surnames and personal numbers of clients and/or applicants.

As of the day that this document is elaborated and issued, i.e. 23/06/2011, the technical processor of the Register FO, Register IČ and Positive register is Global Payments Europe, s.r.o., ID No. 27088936, based in Praha 10, Strašnice, V Olšinách 80/626, Postal Code 100 00.

V. DESCRIPTION OF THE REGISTER FO, REGISTER IČ AND POSITIVE REGISTER FUNCTIONING

The Register FO, Register IČ and Positive Register form, or will form, a common database created on the basis of information provided by members of the SOLUS Association on their client portfolio and, as regards the Positive Register, on their potential clients who ask for the provision of their service.

The initial and ongoing inclusion or update of the information (data) in the Register FO, Register IČ and Positive Register is, or will be, conditioned by giving the consent to data processing in the respective SOLUS register in the case of clients – natural persons, and by giving consent to the provision of data to a third party in the case of clients of banks – legal persons. Giving the consent by the client is voluntary.

The information (data) contained in the Register FO, Register IČ and Positive Register is, or will be, updated regularly (at least once a month) by the users of the SOLUS registers and is, or will be, stored for the purpose of mutual exchange of information among individual members of the SOLUS Association.

Any information (data) on contractual relationships with clients is, or will be, provided by individual members of the SOLUS Association to SID which processes the data (itself or with the aid of the technical processor).

The information (data) processed in such a manner will be made available by SID in the form of reports to individual members of the SOLUS Association who use the Register FO or Register IČ, or will use the Positive Register, upon their request, solely for the purpose of mutual exchange of information among individual members of the SOLUS Association on the solvency, credibility and payment morale of their clients.

Pursuant to applicable provisions of the Personal Data Protection Act, the personal data of clients – natural persons may be processed for the purpose of mutual exchange of information among individual members of the SOLUS Association with their consent only. Entering
personal data into any of the SOLUS registers by a credit entity does not mean automatically that the data will be available to other members of the SOLUS Association – other members of the SOLUS Association will need provable consent of the respective client again to be allowed to inquire the data contained in the respective register of the SOLUS Association; thus in the case of personal data of clients – natural persons, the principle of the so-called double consent will be required with respect to all registers of the SOLUS Association.

Personal data regarding the fact that credit has been permitted or utilised will be processed for the contract duration and then for 3 years after the contract termination. If the period exceeds 10 years, individual data of the payment history older than 10 years will be deleted. If a loan application was withdrawn or refused, the Positive Register will store the personal data for a maximum of six months.

With long-term obligations (such as mortgage loans), where [the Company] has to assess the client's solvency regularly (for example once a year), if on the basis of the assessment [of the Company] it is not possible to check the solvency in the SOLUS Registers, for example due to the absence of client's consent to check the SOLUS registers, it may become necessary to document the client's solvency in another way, for example by regular confirmation of the earned income.

Pursuant the relevant dispositions of the Act 21/1992 Coll., On the banks, as amended, the data of the clients of banks, whether natural or legal persons, is protected by the banking secrecy and may only be processed for the purposes, in the extent and for the duration defined in the consent of the client.

VI. STATEMENT ON SECURITY OF PROCESSED DATA

High level security of processed data (including communication), which will be assured with respect to all registers of the SOLUS Association, will prevent any unauthorised or incidental access to the information (data) contained in any of the registers of the SOLUS Association, their modification, damage or loss, unauthorised transmission, their unauthorised processing, as well as other misuse of the processed information.

Principal security elements:

- Encrypted communication;
- Use of certificates for the identification of users;
- Access from permitted IP addresses only;
- Encryption of personal data;
- Separation of the processor (who knows the encryption key and can execute online inquiries only) from the technical processor (who processes data, but does not know the encryption key).

Thanks to the use of modern technology related to the system operation and safeguarding of the transmission and holding of the data of clients of members of the SOLUS Association, contractually defined relations and warranties, the risk of information misuse is minimised.
VII. INFORMATION ON THE RIGHTS OF DATA SUBJECTS (NATURAL PERSONS)

If you discover or are convinced that any member of the SOLUS Association, the SOLUS Association, SID or other entities involved in the data processing in any of the registers of the SOLUS Association (i.e. the administrators or processors) process your personal data inconsistently with the protection of your private life, or inconsistently with the law, in particular if your personal data are inaccurate, you can:

• Ask the administrator or processor to explain it;

• Demand that the respective administrator or processor will correct the arisen situation, you can predominantly demand that your personal data be corrected or completed (if necessary, upon your request, your data may be blocked temporarily, or the data may be destructed.

If your request is found to be justified, the respective entities will have to correct the detrimental conditions. If the respective administrator or processor does not satisfy your request, or if you are convinced that processing of your personal data is not done in accordance with the law, you will be entitled to ask the Office for Personal Data Protection (www.uooou.cz) to take corrective actions. Signing the "consent", you acknowledge that you have been informed by [the Company] on your rights against the infringer pursuant to section 21 of the Personal Data Protection Act.

VIII. CLIENT SERVICE

Information of the SOLUS Association: www.solus.cz or tel. line 840 140 120, available to you 24 hours a day, 7 days a week, subject to the payment of common fees, i.e. land line fee for local calls (1.58 CZK/minute), calls from mobile phones for fees pursuant to your tariff. If you do not find an answer to your inquiry at www.solus.cz or line 840 140 120, you can also contact an operator of the Client Service at 900 140 120, which however is subject to the payment of the fee of 14 CZK/minute, including VAT. The line is available on working days from 8:00 am to 6:00 pm. It is operated by Společnost pro informační databáze, a.s. and run technically by MEDIA SUPPORT s.r.o.

The Client Centre of the SOLUS Association provides the following services to clients:

• Gives responses to clients' requests for an extract of processed personal data (including the information on their source); the information is provided for payment, covering the cost of their provision; the current price list is available at www.solus.cz

• Accepts and handles complaints and comments from clients in relation to incorrect data processed in the SOLUS Positive Register.
IX. NOTE

IMPORTANT: DATA PROCESSING IN THE SOLUS POSITIVE REGISTER WILL START IN JULY 2011. SO YOUR DATA HAS NOT BEEN INCLUDED IN THE SOLUS POSITIVE REGISTER YET, BUT ARE ADMINISTERED BY [the Company]. SHOULD ANY CONTRACTUAL DUTY BE BREACHED, HOWEVER, THEY MAY BE INCLUDED IN THE REGISTER FO OR REGISTER IČ.