# Privacy Notice

## Why we collect your personal data

### Borrowers

We use your personal data during the process of issuing and servicing a loan based on a contract, on your consent or both. This process includes many steps, such as:

* Receiving your loan application and collect the data from the loan application form.
* Making automated decisions to determine if you qualify for a loan.
* Making human-rendered credit decisions.
* Drafting the loan agreement.
* Disbursing loan (can be via bank account, payment service provider, etc.)
* Receiving payments from you.
* Finalizing the fully repaid loan.
* Managing debt collection, in case overdue payments happen.
* Sending you notifications on important events regarding your loan (such as Loan Approved, Payment received, etc.).
* Storing your profile data for potential new loans in the future.

### Investors

We use your personal data when you invest into a loan or merely intend to do so based your consent. This process includes many steps, such as:

* Registering as Investor.
* Browsing investment opportunities.
* Making investments.
* Receiving investment returns.
* Sending you notifications on important events, such as receipt of investment returns.

## Who has access to your personal data

The vast majority of your data can be accessed only by our responsible employees, who are directly involved in the financial process. However, some data, such as your email address or phone, are also transferred to third-party services, for example, when we send you notifications by SMS or email.

## What types of data we collect

The full listing of the data we process can be found in your Personal Account / Investor Portal, but as a summary, we collect the following types of personal data:

### Borrowers

#### Contract details

Your name, date of birth, your IDs…

#### Personal details

Marital status, number of dependents...

#### Contact information

Your address, phone number(s), email...

#### Employment details

Where you work, what is your position, are you self-employed...

#### Financial profile

Your monthly income / expenses.

#### Payment method details

Details of your bank account or payment provider account, which will be used to receive or make payments digitally.

### Investors

#### Contact information

Your name, your phone number(s), email...

#### Payment method details

Details of your bank account or payment provider account, which will be used to receive or make payments digitally.

## How long we keep personal data

### Borrowers

We retain your personal data while you have an active loan plus some inactivity period after the loan is closed (or rejected).

You can find the loan term in your loan agreement. After the loan is closed (or loan application is rejected), how long we keep your data will depend on the type of loan(s) you previously had or applied to. This period is longer for long-term loan borrowers and much shorter for short-term or payday loan borrowers.

### Investors

We retain your personal data while you have active investments plus some inactivity period after the investment is closed (or withdrawn).

The longer is your typical investment, the longer this inactivity period will be.

## Machine processing (Borrowers only)

We have an automated decision-making module, which is used to evaluate your credibility as a borrower so that we can decide if you qualify for a particular loan. This allows us to speed up the review of loan applications and make faster credit decisions.

## Cookies

We use cookies. We issue cookies when you interact with our website. Our website relies on cookies, otherwise it won’t work. It’s not possible to have cookies completely disabled in your web browser while interacting with our website.

Note that in order to prevent ‘persistent’ cookies from being stored after you have finished the session, you can clear cookies after leaving the website or visit the website in your browser’s ‘incognito mode’. However, we will not be able to cater you the tailored experience, such as the feature of keeping you logged in future visits.

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## How to contact us

«SupportEmail»

«CompanyName»