

Data Protection Provisions for “Ratenkauf” by easyCredit

I. “Ratenkauf” Data Protection Provisions

For your order with the retailer you would like to use „Ratenkauf“ by easyCredit from Teambank AG Nürnberg, Beuthener Straße 25, 90471 Nürnberg (hereinafter referred to as TeamBank AG). The retailer shall work together with the TeamBank AG who will help the retailer determine the probability that orderly payment will be made. In order to carry out this risk assessment, the retailer is required to transfer your customer data to the Teambank AG.

To carry out the risk assessment the TeamBank AG requires your consent to transfer selected data to credit agencies and other cooperation partners.

Data will only be transferred with your expressed agreement in a separate declaration of consent. The declaration of consent is entirely voluntary. Please understand however that without this declaration you will not be able to use “Ratenkauf”.

1. Data Transfer from the Retailer to the TeamBank AG

Data will be transferred from the retailer to the TeamBank AG providing you have given the retailer your consent. This shall include personal data, contact data and data concerning current and past orders.

2. Collection of Credit Worthiness and Risk Information through the Teambank AG

Providing that you give the Teambank AG your consent, credit worthiness and risk information shall be collected from credit agencies and further cooperation partners.

The credit worthiness data is concerned with information which provides an insight into your credit worthiness such as for example, information about receivables with an enforcement judgement against you, and other credit worthiness information insofar as this usage is in accordance with the relevant data protection regulations.

In order to prevent fraud, risk information shall be obtained from cooperation partners. The cooperation partner will collect and process data using cookies and other tracking technology to identify the device of the website visitor and further data concerning the usage of the website.

3. Assignment of receivables to the TeamBank AG

The receivables accrued through the use of „Ratenkauf“ shall be assigned from the retailer to the TeamBank AG in the form of an ongoing factoring agreement. The TeamBank AG shall process and use your customer data where necessary to assert and enforce the assigned receivables.

4. Your right to revocation, information, amendment, blocking and deletion

You may revoke the contract at any time with future effect. Furthermore you are entitled to information, amendment, blocking, and the deletion of your personal data. Please direct your requests to the retailer’s address shown on their website.

Concerning data stored with credit agencies, the relevant information can be obtained from the respective credit agency:

- Creditreform Boniversum GmbH, Hellersbergstr. 11, 41460 Neuss
- SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden
- Infoscore Consumer Data GmbH, Rheinstraße 99, 76532 Baden-Baden

Additionally we would draw your attention to the data protection provisions of the retailer.