



# Information about personal data processing in connection with credit checks and guarantees

## Introduction and contact information

Peab cares about your privacy and we therefore always strive to protect your personal data in the best way possible and to comply with all applicable data protection laws and regulations at all times.

You are receiving this information because you are a guarantor for one of Peab's contractual parties and/or because we will be carrying out a credit check on you/your company.

We want to be as open and transparent as possible about how we collect and process your personal data. In this information document, you can read about how we process your personal data.

If you have any questions or concerns about our processing of your personal data or if you want to exercise any of your rights in relation to our processing of your personal data, please feel free to contact us by post at: Peab AB, FAO: Peab Dataskyddsamordnare (Data Protection Coordinator), Margretetorpsvägen 84, SE-269 73 Förslöv. You can also contact us by e-mail at [gdpr@peab.se](mailto:gdpr@peab.se).

## Who is the data controller for the processing of your personal data?

The Peab company that is the contractual party to the agreement that led you here (“**Peab**”, “**we**”, “**our**” and “**us**”) or with which you have had contact regarding a guarantee or credit check is the controller for the processing of your personal data as described in this information document.

## What personal data do we process about you?

When you are named as a guarantor or if we will be carrying out a credit check on you/your company for a different reason, we will process your name, personal ID number and information about your/your company's ability to pay.

If you do not provide Peab with your personal data, we will be unable to perform a credit check on you or your company, which means you will be unable to act as a guarantor or that we will be unable to perform a credit check that we consider necessary in order for us to enter into an agreement with you/your company.

## Why and on what legal basis do we process your personal data?

We process your name, personal ID number and information about your ability or your company's ability to pay in order to register you as a guarantor or enter into an agreement with you/your company, as well as to administer any contractual relationship we have with your company. We also share your personal data with the credit reference agency we have engaged in order to examine your ability to pay. Such processing takes place on the basis of a balance of



interests, where we have determined that our legitimate interest in examining your ability to pay outweighs your interests and fundamental rights and freedoms.

If we enter into an agreement with you, we will also process your name, personal ID number and information about your/your company's ability to pay in order to administer our contractual relationship. We carry out this processing in order to fulfil the agreement we have with you.

If you would like to know more about our assessments, please feel free to contact us.

### **Who has access to your personal data?**

In order to administer the credit check, any contractual relationship we may have with you and any guarantee provided by you, your personal data will be processed by Peab and other companies within our group. We also share your personal data with our IT suppliers and with the credit reference agency we have engaged in order to examine your ability to pay.

We do not transfer your personal data outside the EU/EEA.

### **How long do we store your personal data?**

We will store your name and personal ID number to enable us to administer your guarantee until we are notified that you are no longer a guarantor.

Information about your/your company's ability to pay that we have obtained through a credit check will be stored for three (3) months after we have received the information.

In those cases where we have entered into an agreement with you/your company, we will store your name, contact details and information that we have verified your/your company's ability to pay until our contractual relationship has ended.

### **Your rights in relation to our processing of personal data**

You have certain rights in relation to our processing of your personal data. If you wish to exercise your rights, please contact us using the contact details given above.

#### **Right of access**

You have the right to receive confirmation of whether we process your personal data and if so, you are entitled to receive information about how the personal data is processed (for example, information on the purposes of the processing and the applicable categories of personal data processing). You are also entitled to receive a copy of the personal data we process.

#### **Right to rectification and right to object to processing**

You have the right to have incorrect personal data corrected and to supplement incomplete personal data without undue delay. You may also object at any time to personal data processing that is based on a balance of interests.

#### **Right to deletion (right to be forgotten) and right to limitation of processing**

You may, under certain conditions, be entitled to request that your personal data be deleted. Such conditions exist, for example, if the personal data is no longer necessary for the purposes for which it was collected or processed, or where the personal data has been unlawfully processed.



You also have the right to request that the processing of your personal data be limited, for example if you believe we are processing incorrect personal data. We may then limit our processing during the period of our control if the personal data is incorrect or not.

**Right to complain**

You have the right to complain about our processing of your personal data to the relevant supervisory authority. Submit any such complaint to the supervisory authority of the EU/EEA Member State where you have your habitual residence, where you work or where a violation of applicable data protection laws and regulations is alleged to have occurred. The competent supervisory authority in Sweden is Datainspektionen (The Swedish Data Protection Authority). The right to lodge a complaint does not affect your ability to take other administrative or legal action.

---

*This information on the processing of personal data in connection with credit checks and guarantees was drawn up by Peab on 02/10/2020*