

Information updated: 20/03/2025

CONSUMER CREDIT RECIPIENT'S CONSENT FOR PERSONAL DATA PROCESSING (04.2PP)

1. By clicking "I Agree", I confirm that I have read and understood that the data controller Paysera LT, UAB (hereinafter – the Operator) will process my personal data under the conditions specified below and as described in the Privacy Policy, and I freely consent to the processing of my personal data
2. The Operator will process my personal data to the extent necessary for the purposes of concluding and administering the Consumer Credit Agreement. The Operator will collect, receive directly from me, verify, and/or otherwise process my personal data for the following purposes:
 - 2.1. For identification purposes and to verify the accuracy of personal data;
 - 2.2. For creditworthiness assessment, including in cases where a request is made to defer the fulfilment of obligations;
 - 2.3. For the conclusion, execution, and monitoring of the Consumer Credit Agreement;
 - 2.4. For debt management purposes;
 - 2.5. For the protection and enforcement of the Operator's legitimate interests.
3. Providing personal data is a necessary condition for concluding the Consumer Credit Agreement and for fulfilling statutory requirements when data is collected for creditworthiness assessment and customer due diligence. I understand that if I do not provide my personal data, the Operator will be unable to conclude a credit agreement with me or provide other services.
4. I consent and do not object to my personal data – including name, surname, personal identification number, financial obligations (including secured ones) and their performance details (credit obligations, their types and amounts, creditors' names and addresses, credit rating, repayment schedules and terms, overdue amounts, information on unpaid debts and payment history, other data on the performance of financial obligations, as well as data on past financial obligations and their performance) being obtained for the purpose of creditworthiness assessment from all consumer credit institutions or financial companies operating in the Republic of Lithuania that participate in the information system Infobank and the credit bureau system administered by UAB Creditinfo Lietuva. (Information about these consumer credit institutions and financial companies is available on www.creditinfo.lt).
5. I consent and do not object to the State Enterprise Centre of Registers, the State Social Insurance Fund Board under the Ministry of Social Security and Labour of the Republic of Lithuania (Sodra), UAB Scorify, UAB Creditinfo Lietuva, credit institutions and financial companies providing financial services, as well as other private and/or public companies, institutions, or authorities, providing my personal data at the request of the Operator.

6. I consent to the Operator processing the following personal data about me: name, surname, personal identification number, date of birth, gender, nationality, image, residential address (actual or registered), phone number, email address, marital status, if applicable, information about spouse (name, surname, personal identification number), number of minor children and/or dependents, education, place of employment (total work experience, experience at current workplace, position held, type of activity), engagement in business activity or freelancing, income from such activity, other received income, income tax declaration data, owned real estate and movable property, personal identification document details (passport or ID card number, issue date, place, and other data), information about the client's financial obligations (types of active and completed loans, contract start/end dates, loan amount, monthly payment, repayment schedule, number of overdue payments, total monthly instalments for existing loans, total debt to other companies, date of last debt repayment), information about active loan applications (loan type, application date, requested loan amount), bank account number, bank account statements for the last four months, whether the person is on the list of non-creditworthy individuals, family monthly income and expenses, information about legal capacity, and other information related to the personal data listed above.

7. I consent to the Operator recording phone conversations, and that these recordings may be used to confirm the conclusion of the Consumer Credit Agreement or in connection with other related circumstances.

8. I consent that if I fail to fulfil my obligations for more than 30 days, my data will be provided to UAB Creditinfo Lietuva (Company code: 111689163, Address: A. Goštauto g. 40A, LT-01112 Vilnius, Lithuania, www.manocreditinfo.lt, Phone: +370 5 2394131) and to the Loan Risk Database of the Bank of Lithuania. The credit bureau processes and provides information to third parties (financial institutions, telecommunications companies, insurance providers, electricity and utility suppliers, retail companies, etc.) for legitimate purposes, including assessing creditworthiness and managing arrears. Credit history data is retained for 10 years after the obligations are fulfilled. I am aware that I can access my credit history directly through the credit bureau or the Bank of Lithuania.

9. I agree that once the Application has been completed and approved, my anonymised information may be made available on the platform managed by the Operator.

10. In the event that the Consumer Credit is taken out to meet family needs, I must also provide my spouse's consent for the processing of personal data.

11. I am aware that I have the following rights established in the General Data Protection Regulation (hereinafter – GDPR):

11.1. Submit a request to obtain confirmation that the Operator processes data relating to me and, if so, to access the processed data and related information;

11.2. Submit a request to the Operator to correct any inaccurate or incorrect information, or to complete it if it is incomplete;

11.3. Submit a request to delete information the Operator holds about me if it is being used unlawfully;

11.4. Submit a request to restrict the processing of information the Operator holds about me – for example, if I dispute the accuracy of the data, object to its processing, do not agree to the deletion of unlawfully processed data, or need the data to establish, exercise, or defend legal claims;

11.5. Object to the use of my data – when processing is based on the legitimate interests of the Operator and/or third parties;

11.6. Submit a request to transfer (receive) the data I have provided to the Operator under an agreement or with my consent, which the Operator processes using automated means, in a commonly used electronic format;

11.7. Withdraw any consent I have given for the use of my information – when the Operator processes data based on my consent;

11.8. Submit a complaint to the Operator or supervisory authority and seek judicial remedies.

12. I may submit a request:

12.1. By post (a copy of an identity document must be provided together with the request);

12.2. Directly to a Company employee (presenting an identity document);

12.3. Via electronic means (the request must be signed with an e-signature; in cases where the request is submitted using the email address registered on the platform operated by the Operator, an identity document must also be provided). Requests can be sent by email to dpo@paysera.com. I am aware that my requests will be processed within 30 (thirty) calendar days from the date of receipt, except in exceptional cases provided for by the laws of the Republic of Lithuania and the GDPR.

13. I confirm that this consent for the use and processing of personal data is equivalent to my consent in writing.