

Privacy Notice for Loan Applicants and Borrowers

Issued by: Demo Bank d.d. (fictional Slovenian bank)

Version: 2.0

Valid from: 01/10/2026

Applies to: Persons who apply for or have a consumer loan with Demo Bank d.d., in branches or online

1. Who we are

Demo Bank d.d., Demo Square 1, 1000 Ljubljana, Slovenia ("the bank", "we") is the controller of your personal data. You can contact us at privacy@demobank.example, by phone at +386 1 000 0000 (demo number) or by post at the address above.

2. What data we process

- Identification data: name, address, date of birth, tax number, identity document data and a copy of the document.
- Contact data: telephone, e-mail address.
- Financial data: employment, income, regular expenses, existing loans and repayment history, account statements you provide.
- Credit register data: data obtained from the SISBON credit information system.
- Application and contract data: requested amount and duration, loan purpose, decision, repayment data.

We do not collect special categories of personal data (for example health data) for the loan process.

3. Why we use your data

We use your personal data to:

- assess your loan application and your creditworthiness;
- query and report to the SISBON credit register;
- prepare, conclude and perform the loan contract and collect overdue amounts;
- meet anti-money-laundering requirements;
- prevent fraud and protect the security of our systems;
- send you offers of our products, if you have agreed to this.

4. Credit scoring

To give you a fast answer, we use a modern scoring system provided by a specialised partner. The system evaluates your application and your data within seconds.

5. Who receives your data

- the SISBON credit information system operated by Banka Slovenije;
- our credit scoring service provider, which processes data on our behalf under a data processing agreement;
- IT, archiving and printing service providers acting on our behalf;
- supervisory and other public authorities, where the law requires it;
- debt collection agencies, if you do not repay the loan.

Your data are processed within the European Economic Area. We do not transfer your data to third countries.

6. How long we keep your data

We keep your personal data for as long as necessary for the purposes described in this notice and in line with our internal rules.

7. Is providing data mandatory?

Providing the data in section 2 is necessary to assess your application and to conclude the loan contract; some data are also required by law (anti-money-laundering rules). If you do not provide them, we cannot process your application. Consent to marketing is voluntary and is not a condition for the loan.

8. Your rights

You have the right to:

- access your personal data and receive a copy;
- have inaccurate data corrected;
- have your data erased, where the legal conditions are met;
- restrict processing, where the legal conditions are met;
- data portability for data you provided to us;
- object to processing based on our legitimate interests, and to object at any time to direct marketing;
- withdraw your consent to marketing at any time, without affecting processing before withdrawal.

To exercise your rights, write to privacy@demobank.example or visit any branch. We answer within one month.

9. Changes to this notice

We may update this notice. The current version is always available at www.demobank.example/privacy and in our branches.