

## User agreement for CarPay Fleet applications

CarPay Fleet is a partner service and application by Volvofinans Bank that offers managers and drivers of company cars to be administered and managed in a simple and economic way.

### General information

CarPay Fleet is a service/app that offers drivers of a company car administered by Volvofinans Bank the option of using different mobile services following identification via Mobile BankID. Volvofinans sends push notifications containing information and reminders to the driver through CarPay Fleet. The driver can choose to turn off these push notifications in the app or via the operating system on their mobile phone. Volvofinans does not charge any fees for drivers to use the services in CarPay Fleet. Fees for data communication and similar services may be charged in accordance with the terms of the agreement between the driver and the driver's mobile network provider. The driver separately approves the terms and conditions for CarPay Fleet for each mobile phone/mobile device with an iOS or Android operating system. In order to use the CarPay Fleet service, the driver must download the most recent version of the app. If any upgrades are needed, notification of this will be given when the driver logs in.

### Accessibility

CarPay Fleet is usually accessible around the clock every day of the year, but access to the various underlying services is provided at the times Volvofinans applies to the individual services. However, Volvofinans does not guarantee that the services are free from defects or interruption during the specified times. Volvofinans is entitled to make changes to the operating methods, technical specifications etc, and is entitled to close down CarPay and associated services at any time for maintenance, servicing and upgrades. Volvofinans always strives to give notice of planned maintenance in advance but cannot guarantee that the driver will always receive such notice. The CarPay Fleet services are reliant upon services provided by third parties (e.g. mobile network providers). Volvofinans is not responsible for services provided by third parties.

### Restriction of use

Volvofinans is entitled to restrict the driver's access to CarPay Fleet if Volvofinans considers there are grounds to assume that it is being used in contravention of applicable law, in the case of suspected fraud or other use in breach of these terms and conditions.

### Precautionary measures

To avoid unauthorised use of the services in CarPay Fleet, the driver should:

- set a mobile phone pass code
- not use a jail broken mobile phone
- be wary of anyone who may be observing the driver while using the service, especially when entering the security code for BankID.

If there is any reason to believe that an unauthorised person has had access to the driver's BankID, the driver should notify the bank that issued the driver's BankID as soon as possible.

### Processing of personal data

Personal data is processed in accordance with the information provided in **Information about the processing of personal data in connection with framework agreements.**

## Information about the processing of personal data in connection with framework agreements

The processing of personal data is covered by the provisions in the General Data Protection Regulations (GDPR) and other laws. The purpose of this legislation is to protect private individuals from having their personal rights and freedoms violated by the processing of personal data. An important part of this protection is that the person the data relates to is informed about the processing that is carried out. Here we provide information about the processing of personal data in Volvofinans Bank.

### What kinds of data are covered?

According to the GDPR, personal data means all types of information that can be directly or indirectly attributed to a natural person. Within the present context, that means personal data about the data subject which was provided to the Bank in connection with the ordering or administration of company cars under the framework agreement, such as name, address, employment number, benefit value and contact details such as telephone number and email address. IP numbers may also constitute personal data and are processed to the extent that you use or visit any of our websites.

### Who processes the personal data?

Your personal data is processed by the Bank and, in certain cases, by the counter-party specified in the framework agreement with Volvofinans Bank, as well as the entity or entities that the counter-party in the framework agreement has referred us to. This could be, for example, an external party who the counter-party in the framework agreement has engaged to undertake their payroll administration. The data are also processed by entities with whom the Bank is legally required to share information. The Bank is obliged to submit certain data to a number of different government agencies.

### How are personal data processed?

#### *The preparation and execution of agreements*

The data are processed in connection with agreement preparations, for the administration and execution of concluded agreements, and in order to take actions requested by a person or a company that has signed a framework agreement either before or after an agreement has been reached. This includes data about contacts between the customer and the bank and data about how the agreement is executed. This type of processing is necessary in order to execute an agreement or to take action before such an agreement is concluded, and in some cases the processing is necessary in order to comply with a legal obligation incumbent on the data controller.

#### *To comply with other legal obligations*

The bank always processes personal data to the extent necessary to comply with all laws and regulations to which the bank is subject.

#### *To measure the number of visitors and for security reasons*

The bank uses cookies on the Internet and automatically registers the IP addresses of visitors to its website in order to measure visitor frequency and for security purposes.

#### *To ensure that the Bank's products work satisfactorily*

The Bank processes personal data to a certain extent for testing purposes, primarily in order to ensure the functionality and security of the systems that handle the products and services used by the data subject. It is in the interest of both the Bank and the data subject that the systems which handle the data subject's products and services function satisfactorily and ensure good security. However, insofar as possible, the Bank uses fictitious personal data for testing purposes and especially in tests relating to new products and services. As part of the Bank's ongoing work to ensure functionality and security for the Bank and its customers, the data subject's personal data may be used for

testing purposes in cases where the possibility of using fictitious personal data is considered to be limited in relation to the purpose of the tests. In such cases, processing will be based on a balancing of interests from which the Bank concludes that processing is necessary for the Bank's legitimate interest to ensure the functionality and security of the systems that handle the products and services that are used by the data subject.

### For how long is personal data stored?

The bank stores personal data in such a format that the data subject can only be identified for so long as is necessary for the purpose of the processing. Data used for accounting purposes are stored for seven years in accordance with the Swedish Accounting Act. Anonymous personal data may be stored for statistical purposes.

### Rights of the data subject

After contacting the Bank, persons whose personal data are processed by the Bank are entitled to: revoke their given consent; be granted access to their personal data (register extract); have incorrect personal data corrected; under specific circumstances, have their personal data deleted (for example, if the purpose of the processing has ceased or if the data subject has withdrawn the consent on which processing was based); in certain circumstances, require the Bank to restrict the processing of their personal data (e.g. during the time it takes for the Bank to correct incorrect personal data); request to have their personal data moved (data portability). The right to transfer personal data refers to the personal data that the data subject has provided to the Bank directly, or when the data is created through the data subject's records (e.g. card transactions), and when the processing is based on consent or to implement a contractual relationship and the personal data are processed automatically. In addition to the rights set out above, you are also entitled, at any time and for reasons relating to your specific situation, to object to data processing which is based on a balancing of interests. When objections are raised, the Bank must consider whether the Bank's legitimate interests in processing the data in question outweighs your interest in the Bank ceasing its processing. If you wish to exercise your rights with respect to the Bank as described above, you can do this by sending a written application signed by you together with a copy of your identification document to us at the postal address below. You can request to have personal data corrected via telephone number 08-634 93 60.

Data controller is Volvofinans Bank AB, 556069-0967  
Bohusgatan 15 Box 198, 401 23 Göteborg. Phone 031-83 88 00.

If you have any questions about how the Bank processes your personal data, you are welcome to contact the Bank's independent data protection officer at the following email address: [dataskyddsbud@volvofinans.se](mailto:dataskyddsbud@volvofinans.se)

You are also entitled to submit a complaint at any time to the supervisory authority, the Swedish Data Protection Authority/Privacy Protection Authority, if you believe that your personal data have been processed improperly by Volvofinans Bank.