

Privacy notice for individuals over 15 years of age and registered as residents in Sweden or have emigrated from Sweden

1. **Controller:** UC AB, Box 353, 101 27 Stockholm, [www.uc.se](http://www.uc.se) [www.minuc.se](http://www.minuc.se)  
UC AB is part of **Enento Group Plc**, Elielinaukio 5 B, PL 16, 00100 Helsinki, [www.enento.com](http://www.enento.com)

2. **Personal data which is processed**

- ID number
- Birth date
- Name
- Coordination number
- ID number for data subjects that have diplomatic immunity
- CareOf address
- Registered address
- Registered county, district and municipality
- Possible separate address
- Protected identity
- Protected address
- Marital status
- Spouse
- Status

- **Information of possible debt collection**

- Debtor collection change list
- Case number
- Applicant or representative
- Solidarity list
- Investigation list
- Debt balance

- **Information of possible trusteeship**

- Name
- Public notice ID

- **Information of possible credit abuse**

- Account number

- **Information of possible credits**

- Role
- Account number
- Amount
- Type

- **Information of possible bankruptcy**

- Case number
- Case number of repealed bankruptcy

- **Information of possible licence to serve alcohol**

- License
- Name of the restaurant (sole traders)
- Restaurant code (sole traders)
- Telephone number

- **Information of possible order to pay**

- Case number
- Verdict number
- Amount
- Creditor

- **Possible information from SCB (Statistiska Centralbyrån)**

- Business ID (sole traders)
- Telephone number
- Company address
- Employment
- **Information of possible default judgment**
  - Case number
  - Amount
  - Creditor
  - The entire judgment but only shows the information about remarks
- **Information of possible CSN loan**
  - Amount
  - Payback period
- **Information of real estate/taxation**
  - Rateable value
  - Ownership
  - Name of the real estate
  - Property identifier
  - Municipality
  - Type
- **Possible taxation information**
- **Prenuptial agreement**
  - Information if agreement is registered or not
- **Information of possible prohibition on pursuing a business**
  - Information if prohibition is registered or not

We also process call recordings of the recorded phone calls we have with you.

When you visit our website we will collect e.g.

- data about how you use our website
- technical data concerning your browser and your IP address

### 3. Purposes for processing your personal data

We process your personal data

- to provide credit information services to our customers
- to develop credit scoring models
- for research and statistical purposes
- to send you possible customer feedback survey after you've contacted us

### 4. Legal basis for processing your personal data

We process your personal data for credit information services based on GDPR art 6.1 e public interest and this processing is regulated by Credit Information Act. Your personal data is also processed for research and statistical purposes based on GDPR 6.1 e public interest. In addition your personal data is processed to send you possible customer feedback survey based on GDPR article 6.1 f and legitimate interest of UC.

### 5. Special categories of personal data and personal data relating to criminal convictions and offences

We don't process sensitive category personal data or data relating to criminal convictions and offences concerning you. This doesn't concern processing data concerning possible trusteeship.

### 6. Collection of your personal data

We collect personal data concerning you from third parties which are

- **Kronofogden (Enforcement Authority):** Information of remarks/verdicts, information om remarks/arrear taxes and fees, information of remarks/investigation reports and repossession cases, information of debt balance and debt reconstruction,
- **District courts:** Information of remarks/ default judgments
- **District courts via Bolagsverket (Swedish Companies Registration Office):** Information of trade prohibition
- **Statistiska Centralbyrån (Statistics Sweden):** Information of employment
- **Skatteverket (Swedish Tax Agency) / Statens Personadressregister SPAR (Swedish State Personal Address Register):** Information of marital status, name and addresses of data subjects, ID number or birth date, collection number, ID number for data subjects that have diplomatic immunity, CareOf adress, registered address, registered county, district and municipality, possible separate address, protected identity and address, marital status, spouse and status
- **Skatteverket (Swedish Tax Agency):** Information of real estate taxation, taxation information and recalculation and information of prenuptial agreement
- **Centrala Studiestödsnämnden (Swedish Board of Student Finance):** Information of CSN loan
- **Lantmäteriet (Swedish mapping, cadastral and land registration authority):** Information of real estate
- **Credit- and financial services companies:** Credit information, information of abused bank accounts or credit cards and abused credits
- **Folkhälsomyndigheten (Public Health Agency):** Information of license to serve alcohol

We collect your personal data from you when you contact us or register to use a service. You can give your contact details to us by filling in a form on our website, buying a service or contacting us by e.g. calling or by using chat on the website.

#### 7. Third parties that we disclose your personal data to inside EU/EEA

Personal credit information are disclosed based on the contract with our customers for granting or monitoring credit and for other purposes explained in Article 9 of Credit Information Act. Your personal data may also be disclosed to our processors to be processed on our behalf.

#### 8. Transfers of personal data outside EU/EEA area

Your personal data may in some situations be disclosed outside EU/EEA area for example to the processors we use. In these situations we ensure that your personal data is secured to an adequate level. We also use Standard Contractual Clauses and other measures to protect your personal data.

#### 9. Profiling and automated decision-making

UC does not process your personal data for profiling or automated decision-making purposes.

#### 10. Retention periods

- Your name, ID number or birth date, mail address and information about protected identity are deleted when all other data concerning you is deleted.
- Information of possible **debt collection** is deleted within 36 months.
- Information of possible **debt reconstruction** is deleted within 60 months
- Information of possible **trusteeship** is deleted when a termination of trusteeship is informed by source
- Information of possible **credit abuse** is deleted within 36 months.
- Information of possible **credits** is deleted within 12 months.
- Information of possible **bankruptcies** is deleted within 36 months when completed.
- Information of possible **license to serve alcohol** is deleted when it does not exist in delivery from source.
- Information of possible **verdict in order to pay** is deleted within 36 months.

- **Emigrants:** data will be kept for three years after you emigrate from Sweden unless you have payment remarks or if you are in charge of company in Sweden. In which case the information is kept as long as we have the information.

## 11. Your rights

You, as the data subject whose personal data UC is processing, have several different data subject rights towards us as the controller. Below you will find information on how to exercise these rights. We will process your request and respond to your request without undue delay and in any event within one month of receipt of the request.

- **Right to information**
  - When any of the data mentioned in this privacy notice is disclosed to an external recipient, we will send you an information letter via mail. Once your data is disclosed to a third party, you will based on Credit Information Act receive a copy of this data and information who it has been sent to. You will not be informed about the processing of your personal data when we collect the data since obtaining is laid down by national law which provides appropriate measures to protect the data subject's legitimate interests.
  - If the phone call with you is recorded, you will be informed about this at the beginning of the call.
- **Right of access**  
If you want to know what other personal data we process about you, please send an email to [info@uc.se](mailto:info@uc.se) or call us at 08-670 90 00. You can also just request a register summary of your data in customer register.
- **Right to rectification**  
If you want to request rectification of incorrect personal data concerning you, please send an email to [info@uc.se](mailto:info@uc.se) or call us at 08-670 90 00.
- **Right to erasure**  
If you want to request erasure of personal data concerning you please send an email to [info@uc.se](mailto:info@uc.se) or call us at 08-670 90 00.
- **Right to restriction of processing**  
If you want to request restriction of processing of your personal data please send an email to [info@uc.se](mailto:info@uc.se) or call us at 08-670 90 00.
- **Right to data portability**  
You don't have the right to data portability, since UC is not processing your personal data based on consent or for performance of contract between you and UC.
- **Right to object**  
You don't have the right to object to processing when we process your personal data based on Credit Information Act.  
If we process your data to send you possible Customer feedback survey, you have the right to object to processing of your data. If you want to exercise your right to object to processing, please send an email to [info@uc.se](mailto:info@uc.se) or call us at 08-670 90 00.

## 12. Updating this privacy notice

This privacy notice can be updated and the new version will be published on this website.

## 13. Contact info and possible complaints

If you have questions about how we process your personal data, please contact our customer service at [info@uc.se](mailto:info@uc.se) or call us at 08-670 90 00.

UC has appointed a Data Protection Officer. You can contact the DPO by sending email to [dpo\(a\)enento.com](mailto:dpo(a)enento.com).

If you are not satisfied with how we process your personal data, you have the right to file a complaint with supervisory authority, Integritetsskyddsmyndigheten ((Box 8114, 104 20 Stockholm, imy(a)imy.se).

Privacy notice has been updated 3/2025