

Welcome to the website www.b2kapital.lt of B2Kapital, UAB, the company actively engaged in debt purchase, collection and prevention. After having familiarised yourselves with the present regulations, you will learn how B2Kapital, UAB processes, stores your personal data as well as what this data is used for. If you are using the website www.b2kapital.lt, it means that you have read and are aware of the present personal data processing regulations. Should you have any further questions concerning personal data processing, you can contact us by email: dap@b2kapital.lt

As a data subject, you can address B2Kapital, UAB and submit a request to provide you with your personal data, rectify or erase your personal data, restrict data processing, object to processing of your personal data; and you have the right to data portability. You also have the right to submit requests and/or complaints concerning personal data processing.

All contact details of B2Kapital, UAB are available on the website: www.b2kapital.lt. The contact details of the appointed data protection officer are the following: tel. 8 (5) 210 22 11, email dap@b2kapital.lt. You can also write to the address Mėnūlio g. 7, LT-04326 Vilnius or come to the head office of B2Kapital, UAB located at the aforementioned address.

1. Definitions

- 1.1. 'Data Subject' means a natural person, whose personal data is processed by B2Kapital, UAB.
- 1.2. 'Personal Data' means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.
- 1.3. 'Data Processing' means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.
- 1.4. 'Profiling' means any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements

2. General information

- 2.1. The website www.b2kapital.lt is owned by B2Kapital, UAB, company code 225516770, address for correspondence – Mėnūlio g. 7, LT-04326 Vilnius.
- 2.2. The following regulations cover the basic principles as to how B2Kapital, UAB processes Personal Data. Additional information on Personal Data Processing is provided in the notifications sent by, agreements concluded with B2Kapital, UAB as well as in the internal legal acts of B2Kapital, UAB.
- 2.3. If you wish to apply for a publicly announced vacancy in B2Kapital, UAB, we kindly ask you to read 'Privacy Policy of Personal Data of Applicants,' available in the column 'Careers.'
- 2.4. B2Kapital, UAB undertakes to observe the principles of Personal Data Processing, laid down in existing legislation (General Data Protection Regulation (EU) 2016/679, as posted on <https://eur-lex.europa.eu/legal-content/LT/TXT/HTML/?uri=CELEX:32016R0679>; Law on Legal Protection of Personal Data of the Republic of Lithuania, etc.) and to adopt proper technical and organisational measures to protect processed Personal Data from unauthorised access, disclosure, accidental loss, alteration or destruction, or other forms of unauthorised processing.
- 2.5. B2Kapital, UAB can use data processors to process Personal Data and ensures that such data processors conform to legitimate instructions and existing legislation and that they implement proper Personal Data protection safeguards.
- 2.6. In cases when there is a legitimate purpose and basis for Personal Data Processing, B2Kapital, UAB can collect Personal Data from the state registers of the Republic of Lithuania as well as from legally operating registers run by private persons.

2.7. The website www.b2kapital.lt does not use cookies.

3. Processed Personal Data categories

- 3.1. Personal identification data: name, last name, personal number, date of birth, service recipient code;
- 3.2. Contact details: address (declared place of residence and/or contact address), telephone number, email address;
- 3.3. The data provided by the Data Subject: the data submitted by the Data Subject;
- 3.4. Professional data: the data on the education and professional activities as well as the position and workplace (employer);
- 3.5. Financial data: the data about owned property, received income (benefits), obligations, credit rating in financial institutions;
- 3.6. Debt data: the data about a debt (date of debt, origin, type, amount, due date), payment history;
- 3.7. The data from public registers: the data from VĮ Registrų centras, Population Registries, Register of Wills and other legally operating public state and private data registers (databases storing combined Personal Data files), Lithuanian court e-services portal (EPP) and LITEKO e-court system, database of bailiffs of the Republic of Lithuania.

4. The basis for Personal Data Processing

- 4.1. The consent of the Data Subject;
- 4.2. The performance of the agreements concluded with the Data Subject;
- 4.3. The fulfilment of a legal obligation of B2Kapital, UAB;
- 4.4. A legitimate interest of B2Kapital, UAB.

5. The purposes of Personal Data Processing

- 5.1. Prejudicial debt collection (debt management) under assignment agreements;
- 5.2. The acquisition of claim rights under the assignment agreement and their implementation;
- 5.3. The provision of legal services;
- 5.4. The protection of interests of the Data Subject/B2Kapital, UAB;
- 5.5. The administration of the implementation of legal requirements and the enquiries related to Personal Data Processing;
- 5.6. The organisation and implementation of company activities;
- 5.7. The electronic monitoring of the company's workplace;
- 5.8. Document storage;
- 5.9. Accounting and tax compliance.

6. The rights of the Data Subject

- 6.1. Only after a proper self-identification, i.e. after the Data Subject has submitted a written request of a corresponding form (paper or submitted by electronic means) to the company B2Kapital, UAB or has visited the head office of B2Kapital, UAB and provided corresponding identity papers, the Data Subject can exercise each of the rights indicated below:
 - 6.1.1. The right to obtain from B2Kapital, UAB confirmation as to whether or not the Personal Data concerning him or her are being processed, and, where that is the case, access to the Personal Data and the following information: the purposes of the processing, the categories of the Personal Data concerned, the sources of the data origin, the recipients or categories of recipients, the envisaged period for which the Personal Data will be stored, etc.;
 - 6.1.2. The right to obtain from B2Kapital, UAB the rectification of inaccurate Personal Data concerning him or her and/or to have incomplete Personal Data completed;
 - 6.1.3. The right to obtain from B2Kapital, UAB the erasure of the Personal Data ('right to be forgotten') that has been processed unlawfully or unfairly, or in case such data is received under the consent of the Data Subject and the Data Subject withdraws such a consent;
 - 6.1.4. The right to obtain from B2Kapital, UAB restriction of processing in accordance with the existing legislation;
 - 6.1.5. The right to object to the processing of the Personal Data in accordance with the existing legislation;

- 6.1.6. The right to receive the set of all the Personal Data processed in the electronic databases of B2Kapital, UAB (the set processed on the basis of a corresponding consent or the performance of a concluded agreement) in a structured, commonly used, machine-readable format. Also, where technically feasible, the Data Subject has the right to have such a set of Personal Data transmitted directly from B2Kapital, UAB to another Data Controller clearly indicating the basis and motivation of such a request (the right to data portability). Such a set of Personal Data can be provided in a commonly used electronic form: PDF or MS Excel. It can also be provided additionally as an annex to a paper response to an enquiry of the Data Subject. The right to data portability is not related with the right to erasure;
- 6.1.7. The right to withdraw his or her consent to the processing of the Personal Data;
- 6.1.8. The right to file a complaint concerning the processing of the Personal Data to B2Kapital, UAB, the State Data Protection Inspectorate or court, if the Data Subject believes that his or her Personal Data have been processed in breach of the rights and legitimate interests of the Data Subject.
- 6.2. Upon the receipt of the request of the Data Subject concerning the enforcement of their rights, B2Kapital, UAB provides an answer to the Data Subject within 30 (thirty) calendar day as of the date of the request. B2Kapital, UAB can extend this deadline to 90 (ninety) calendar days by indicating a reasonable justification and properly informing the Data Subject about this.
7. Personal Data recipients
 - 7.1. In cases when there is a legitimate purpose and basis for data provision, the following data recipients are possible:
 - 7.1.1. State bodies and institutions, other persons exercising statutory functions (e.g. courts, law enforcement authorities, bailiffs, notaries, financial or economic crime investigation authorities);
 - 7.1.2. The clients of B2Kapital, UAB;
 - 7.1.3. The entities providing legal, financial, archiving, postal, information technology services, i.e. the data processors authorised by B2Kapital, UAB under assignment agreements;
 - 7.1.4. Other third persons with a legitimate interest.
 - 7.2. All data recipients must have a legitimate interest to receive data and ensure a properly adjusted level of the protection of data through appropriate organisational and technical measures. Moreover, all data recipients have to commit in writing to comply with the requirement not to disclose any Personal Data to unauthorised third persons (the principle of confidentiality) prior to receiving any Personal Data from B2Kapital, UAB.
8. Personal Data transfer outside the European Union
 - 8.1. B2Kapital, UAB processes Personal Data within the European Union; Personal Data is not transferred outside the European Union.
9. Personal Data storage period
 - 9.1. Personal Data is stored in the manner prescribed in the General Data Protection Regulation (EU) 2016/679 and the Law on Legal Protection of Personal Data of the Republic of Lithuania, pursuant to the principle of restriction, i.e. Personal Data is stored only for such a period and to such an extent that B2Kapital, UAB requires to implement the legitimate Personal Data Processing purposes set out in the present Personal Data Processing Regulations. When there is no legitimate purpose to process Personal Data, such Personal Data is destroyed.
 - 9.2. The Index of Retention Periods of General Documents approved by Order No. V-100 of the Chief Archivist of Lithuania of 9 March 2011 (consolidated version: <https://e-seimas.lrs.lt/portal/legalAct/lt/TAD/TAIS.394402/LPXMxeKJck>) as well as other document storage periods provided for in the legislation are also applied to the Personal Data processed by B2Kapital, UAB.
10. Profiling and automated decision-making
 - 10.1. B2Kapital does not make any purely automated decisions and does not do profiling. All decision-making processes of the company involve humans.
11. Applied technical and organisational data protection measures

- 11.1. Taking into account the requirements of the General Data Protection Regulation (EU) 2016/679, B2Kapital, UAB has implemented the following organisational and technical measures to protect the processed Personal Data and to minimise the risk of loss, leakage of such data or any other Data Processing infringement:
 - 11.1.1. Internal and external data encryption;
 - 11.1.2. The application of the principle of Personal Data depersonalization;
 - 11.1.3. The use of data leakage prevention software;
 - 11.1.4. The use of the technical and organisational measures enabling the restoration of the availability and access to Personal Data in a timely manner in the event of a physical or technical incident;
 - 11.1.5. Physical and electronic control of the employee access to the processed Personal Data;
 - 11.1.6. The clean desk rule;
 - 11.1.7. Various control measures regarding the access to company premises;

12. Data Protection Officer
 - 12.1. B2Kapital, UAB has appointed a Data Protection Officer. Contact details: 8 (5) 210 22 11; dap@b2kapital.lt.
 - 12.2. The appointed Data Protection Officer meets the set qualification requirements and has an obligation to protect confidential information;
 - 12.3. The main tasks of the Data Protection Officer are the following:
 - 12.3.1. To advise the employees of B2Kapital, UAB on the issues of Personal Data protection; to inform the employees of B2Kapital, UAB of their obligations pursuant to the General Data Protection Regulation (EU) 2016/679 and other legislation;
 - 12.3.2. To communicate and respond properly to the enquiries and claims of the Data Subjects concerned;
 - 12.3.3. To monitor and control the compliance of B2Kapital, UAB with the requirements of the General Data Protection Regulation (EU) 2016/679; where appropriate, to collect relevant information and conduct audits and investigations to detect Personal Data breaches or to prevent such breaches;
 - 12.3.4. To provide advice as regards the data protection impact assessment and monitor its performance in B2Kapital, UAB;
 - 12.3.5. To cooperate with the supervisory authority; to act as the contact point for the supervisory authority on the issues relating to Personal Data protection in the company B2Kapital, UAB;
 - 12.3.6. To respond to the enquiries of Data Subjects;
 - 12.3.7. The Data Protection Officer also has other rights and duties provided for in the legislation as well as the local legal acts of B2Kapital, UAB.