

Who is the controller of my personal data?

Data controller of your personal data is **SCF Property Services, a.s.**, with its registered office at Jankovcova 1566/2b, Holešovice, 170 00 Praha 7, ID No.: 08771022, VAT: CZ08771022, file No. B 24974, kept by the Municipal Court in Prague (hereinafter referred to as “**SCF**”).

How can I contact the controller of my personal data?

You can contact SCF any time during usual business hours by phone at +420 272 049 497, or by e-mail at info@scfinance.cz.

Why does SCF process personal data?

SCF provides services in the area of i) mortgage loan arrangement and provision of related services (appraisal procurement, insurance provision, assistance at materializing the mortgage, adjusting the interest rate fixation etc.) and ii) wealth management (help at identifying your investment interest and suitable opportunity, registration with relevant entities, purchase of publicly traded securities (equities or other), offer of bonds issued by SCF or other entity) ((hereinafter referred to as “**Services**”).

SCF operates the website <https://www.scfinance.cz/> (hereinafter referred to as “**Website**”).

SCF processes your personal data if (i) you request the arrangement of a mortgage loan or any related service, or (ii) you make use of SCF’s investment or wealth management advisory services.

The processing of personal data is governed in particular by Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC (General Data Protection Regulation) (hereinafter referred to as “**GDPR**”)

Which personal data does SCF process, for what purposes, and on what legal basis?

SCF processes various categories of personal data about its clients and other individuals who contact SCF with an interest in Services. Specifically, these categories are:

- identification data (e.g. name, surname, e-mail address, information contained in your ID and other information provided to SCF by filling the form „*Žádost o přípravu návrhu smlouvy o úvěru*“ and form „*základní informace o samostatném zprostředkovateli*“, or other necessary forms);
- information provided in confirmations or documents submitted (e.g. bank statements, employment confirmations, or other confirmations or documents that you send to SCF)
- device information (e.g. IP address, browser, language preferences);
- contract / invoicing / bank details (e.g. information about the contract, payment information, billing contact details, history of invoicing); and
- communication (all information about mutual communication – applications, support requests, complaints, etc.).

PROCESSING OF PERSONAL DATA RELATED TO THE USE OF THE WEBSITE

Purpose	Scope of processed information	Legal title	Data Retention time
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Website administration and legitimate interest in analyzing Website user behavior for the purpose of improving the Website	<ul style="list-style-type: none"> ▪ device information 	<ul style="list-style-type: none"> ▪ Pursuant to article 6(1)(f) of the GDPR SCF may process personal data if SCF has legitimate interest - legitimate interest in improving the Website 	For the necessary period, no longer than 3 months.
Mutual communication and answering your questions	<ul style="list-style-type: none"> ▪ identification data ▪ communication 	<ul style="list-style-type: none"> ▪ Pursuant to article 6(1)(f) of the GDPR SCF may process personal data if SCF has legitimate interest – legitimate interest in answering the question 	For a period of 3 years after the question is answered or for a period of 3 years after the last communication between SCF and you in relation to the relevant question.

PROCESSING OF PERSONAL DATA RELATED TO SERVICES PROVIDED BY SCF

Purpose	Scope of processed information	Legal title	Data Retention time
Arrangement of a mortgage loan	<ul style="list-style-type: none"> ▪ identification data ▪ information provided in confirmations or documents submitted 	<ul style="list-style-type: none"> ▪ Pursuant to article 6(1)(b) of the GDPR SCF may process personal data if it's necessary for contract performance. 	For the statutory period.
Wealth Management	<ul style="list-style-type: none"> ▪ identification data 	<ul style="list-style-type: none"> ▪ Pursuant to article 6(1)(b) of the GDPR SCF may process personal data if it's necessary for contract performance. 	For the statutory period.

Whom does SCF hand my personal data over, who is its recipient?

Depending on the situation, we might forward your personal data to the following categories of recipients:

- mortgage (credit) institutions
- mortgage agents
- real estate appraisers
- insurance providers
- issuers of securities, in which your proceeds will be invested, investment agents and managers
- providers of CRM system

- companies handling our accounting

SCF does not transfer your personal data outside the EU.

More information upon request.

How long will SCF processes your personal data?

SCF retains your personal data only for as long as necessary or legally permitted, based on the purpose(s) for which it was collected. For specific retention periods, please refer to the table in the section above (*"Which personal data SCF processes, for what purposes, and on what legal basis?"*), where each purpose is matched with its corresponding retention timeframe.

Please note that in some circumstances SCF may store your personal data for longer periods of time, for example (i) where SCF is required to do so in accordance with legal, regulatory, tax or accounting requirements, or (ii) for retaining an accurate record of your dealings with SCF in the event of any complaints, or (iii) if SCF reasonably believes there is a prospect of litigation relating to your personal data.

What are the consequences if you do not provide SCF with your personal data?

Should you not provide your personal data to SCF, it will not be able to provide you with any of the services it offers (in certain cases, however, you might still have right to restrict the extent of processed personal data as listed below, and the service might be provided to you in certain extent).

What other rights do you have in relation to the processing of your personal data?

Below is a full list of what you can do in relation to the personal data processed. If you wish to exercise any of your rights, please contact SCF by email at info@scfinance.cz.

Right to withdraw consent. If SCF processes your personal data with your consent, it is your right to withdraw your consent to the processing of your personal data. This also applies to your consent to receive the newsletter. You can always withdraw your consent by following the instructions in each consent form.

Right of access. You have the right to access the personal data SCF processes about you, as well as information about what personal data SCF processes about you, for how long, for what purposes, who has access to it and whether SCF uses it for automated decision-making (or how such automated decision-making works).

Right to correction. If you discover that SCF is processing incomplete or incorrect personal data about you, you have the right to have your personal data corrected or, if the purpose of processing the personal data so requires, completed.

Right to erasure. You have the right to erasure of your personal data that SCF stores and processes about you.

Right to restriction of processing. In cases where you believe that your personal data processed by SCF is inaccurate, you have the right to request that SCF restrict the processing of your personal data for the time necessary to verify the accuracy of your personal data and correct it, if necessary.

Right to data portability. In the case of automated processing or based on your consent or performance of the contract, you have the right to receive the data in a structured, commonly used and machine-readable format and to have them transmitted by SCF to another personal data controller.

Right to object to the processing of your personal data. You can object to the processing of your personal data by contacting SCF at email address info@scfinance.cz.

Right to complain. You can lodge a complaint about how SCF processes your personal data with a supervisory authority, specifically with the Office for Personal Data Protection of the Czech Republic, located at Podplukovníka Sochora 27, 170 00 Prague 7, Czech Republic, tel.: +420 234 665 111, e-mail: posta@uoou.cz.

How does SCF use cookies?

Website uses so-called cookies. Cookies are small text files that are placed on your computer or other device by websites that you visit. Cookies are used in order to make the websites function correctly or more efficiently, as well as to gather information about websites visitors and their behavior. Cookies are not harmful to your device or its software.

Information on how, for what purposes, and to what extent SCF uses cookies can be found in the Cookie Policy available on our Website.

What else should you be aware of?

As part of the processing, SCF is not conducting automated processing or profiling.

SCF has not appointed a personal data protection officer and SCF is not legally obliged to appoint one.

May SCF revise or update the information contained herein?

This notice to the data subject may be changed from time to time by SCF. The current version will always be available here on this page.

This notice is effective as of 24 November 2025.