

PRIVACY POLICY AND PERSONAL DATA PROTECTION

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PRIVACY POLICY AND PERSONAL DATA PROTECTION

General Information

Credit Report Latin American, hereinafter CREDIT REPORT, for the execution of some of its internal and external operations, it collects, uses, manages, transfers, stores and process information, which may be related to information belonging to natural persons in the development of its activities. This policy seeks to guarantee the appropriate communication of its fulfilment within the framework of law enforcement 29733 Personal data Protection Act as well as its regulation.

I. Objective

This policy is intended to let know the way that CREDIT REPORT, protects personal data of customers, suppliers and workers from its collection through different organization's channels, either physical or digital.

In case that users consider modifying their personal data, it shall made through forms, which are in the annex of this policy.

Although is a voluntary action, in case of not providing personal data, CREDIT REPORT will not be able to process for the indicated process. Thus, the communication of personal data to these purposes is a necessary requirement to CREDIT REPORT may attend the requests about the provided services, communicate with citizens and or carry out any of other purposes indicated in this document.

II. Scope

This policy is applied to all personal database and/ or files which contain personal data which are subject of process by CREDIT REPORT.

III. Definitions

- The data processor: is the natural person or legal entity who, alone or together with others, establish the purposes and means of personal data process, that means, CREDIT REPORT will be the data processor obtained through collection channels and provided by users of CREDIT REPORT, as well as from companies which are part of (through provided services to the institution)
- The personal data subject: is the person who the personal data shared and treated, belongs to.
- Personal data: is all information about a natural identified or identifiable (the user), for example, the name, DNI, passport, location data or one or several elements of physical identity, physiological, genetic, physical, economic, cultural or social of a natural person.
- Processing: it would be any operation or all operations made about personal data or a personal database (automated or not) such as the collection, registration, organization, modification, consultation, use, dissemination or any other form of enabling access, collation or interconnection, limitation, deletion or destruction of personal data.

- Right to access: It is the right of user to know which data is being treated CREDIT REPORT and have a copy of these.
- Right of rectification: it is the right of user of updating, rectify and /or correct his/her personal data.
- Right to object: it is the right of user of objecting in every moment to his/her personal data processing by CREDIT REPORT.
- Right to cancellation ("right to forget"): is the right of user to request his/her data deleting in any document, file or place where they are accessible.
- Right to restriction of processing: it is the right of user of demanding the limited use of his/her data when any of the circumstances established in the legislation occurs, as it may be the illegal use of the data or that they are no longer needed by CREDIT REPORT .

IV. Policy

5.1 Consent and legitimation process

CREDIT REPORT processes the user's data:

- (i) When the consent is given expressly for the personal data process for the purposes detailed in this document and/ or;
- (ii) When the process is necessary for the execution of a service contract and products in which the use is part of.

5.2 Personal Data processing purpose and scope.

This policy is addressed to personal data corresponding to customers and workers, supplied by themselves, make use of freedom, voluntarily and consciousness. The collected and stored information comprises basic data entered through registration for, of contact or other similar; as for example, name, DNI, passport, gender, age, telephone number, email address, country of residence, among others, data collected through the various channels that the institution manages. In any case, citizens shall see which ones are essential for the correct provision of services and which will be considered as accessory before sending their personal data.

The user will be the only responsible about the accuracy and authenticity of the data provided. Only those who are older than 18 years old can be users and/ or those with enough legal capacity. Similarly, they will be the only responsible for the data provided by third parties, as well as as well as to guarantee to have informed them as well as to guarantee to have informed them of this privacy policy and have obtained their express consent.

5.3 Guiding principles

CREDIT REPORT shall take into account the following principles in the process of personal data processing.

- a. **Principle of Legality:** The personal data processing in terms of Act 29733 is regulated activity which must be subjected to the provisions of the aforementioned standard, and the other provisions which regulate it. The collection of personal data by fraudulent, unfair or illegal means is prohibited.
- b. **Principle of Consent:** According to the principle of consent, the personal data process is legal when the personal data subject would have given his/her free, prior, express, informed and unequivocal consent. Forms of consent are not allowed where it is not expressed directly, such as those where it is required to presume, or to assume the existence of a will which has not been expressed. Even the consent given with other statements must be expressly and clearly stated.
- c. **Principle of Purpose:** According to the principle of purpose, a purpose is considered which is established when it has been clearly expressed, without any confusion and when the object of the personal data process is objectively specified. In the case of a personal database containing sensitive data, its creation can only be justified if its purpose, in addition to being legitimate, is specific and in accordance with the activities or explicit purposes of the data subject of the personal database. The professionals which process any personal data, besides to being limited by the purpose of their services, are obliged to keep professional secrecy.
- d. **Principle of Quality:** The personal data which will be processed must be true, correct and, as far as possible, updated, necessary, pertinent and adequate with respect to the purpose for which they were collected. They must be kept in a way as to guarantee their security and only for the time necessary to fulfill the purpose of the process.
- e. **Principle of Proportionality:** All personal data processing must be adequate, relevant and not excessive to the purpose for which they had been collected.
- f. **Principle of Security:** The data subject of the personal database and the data processor of its process must adopt the technical, organizational and legal measures necessary to guarantee the security of personal data. The security measures must be appropriate and in accordance with the process to be carried out and with the category of personal data which is being processed.
- g. **Principle of Resource availability:** Every data subject of personal data must have the administrative or legal means necessary to demand his/her rights be upheld, when these are violated by the processing of his/her personal data.
- h. **Principle of Adequate level of protection:** For the cross-border of personal data, it must be guaranteed an adequate level of protection which will be processed, or at least, equal as provided by law or by international standards in the matter.

5.4 Purposes of personal data

CREDIT REPORT will use the personal data provided by users for the following purposes:

Workers and co-workers:

- CREDIT REPORT, will request personal information from its workers to comply with current labor regulations requirements and / or the development of projects related to human resources such as payroll registration, personnel assistance, personnel selection, benefits registrations, among others.

On-site service Providers (natural persons as providers):

- To manage the payment of services and requested products
- To contact about the provision of services and products contracted.

5.5 Rights of the data subject

The person data subject will have the following rights:

- a. The rights to information, access, rectification, cancellation, objection and processing objective of personal data only can be executed by the data subject, without prejudice to the rules that regulate representation.
- b. The exercise of any or some of the rights does not exclude the possibility of exercising any or some of the others, nor can it be understood as a prerequisite for the exercise of any of them.
- c. To know, update and rectify his/her personal data against **CREDIT REPORT** or against the data processor designed. This right may be exercised, among others, against partial, inaccurate, incomplete, fractioned, misleading data, or those whose processing is expressly prohibited or has not been authorized.
- d. To be informed by **CREDIT REPORT** or by the data processor designed, on request about the use which personal data has been given.
- e. To revoke the authorization and /or request the deleting data when the processing does not respect the principles, rights and constitutional and legal guarantees. The revocatory and /or deletion will proceed when the National Data Protection Authority haya determinado quhas established that in the process, **CREDIT REPORT** or the designated data processor have incurred in misconduct to the Act 29733 and the Constitution.
- f. To Access for free under the defined conditions herein, to his/her personal data which has been subjected to processing.

5.6 Conditions for data processing

- a. Autorization from the data subject:

For **CREDIT REPORT** performs any action to process personal data, the prior and informed authorization of data subject is required, which must be obtained by any means that may be subject to subsequent consultation. These mechanisms may be predefined through technical resources that facilitate data subject's automated statement or they may be by written or orally with the registration and storage of the corresponding evidence.

CREDIT REPORT will adopt the necessary procedures to request, at the latest at the time of data collection, the authorization of the data subject for the processing of these and will inform the personal data that will be collected, as well as all the specific purposes of the processing for which the consent is obtained.

The personal data which are in publicly accessible sources may be processed by **CREDIT REPORT** as long as they are by nature public data.

In the event of substantial changes in the content of the policies of data processing of **CREDIT REPORT**, In relation to the identification of the data processor and the purpose of the processing of personal data, which affect the content of the authorization, **CREDIT REPORT** will communicate these changes to the data subjects, before or at the latest of implementing the new policies, in addition to obtaining from the data subject a new authorization when the change refers to the purpose of the process. For the communication of changes and authorization, technical resources which facilitate said activity may be used.

- b. Cases when the authorization is not necessary
 - Information required by a public or administrative entity in the exercise of its legal duties or by court order.
 - Data of a public nature.

- Cases of medical or health emergency.
- Processing of information authorized by Law for historical, statistical or scientific purposes.
- Data related to Civil Registration of Persons.

c. Supply of Information

The data requested by the data subject will be supplied by **CREDIT REPORT** in the same manner as it was made in the request.

d. Obligation to report to data subject

CREDIT REPORT, when requesting authorization from the data subject, it must clearly and expressly inform the following:

- The processing which the personal data will be subjected and the purpose of this.
- The optional nature of the answers of questions asked, when they are about sensitive data or data of girls, boys and adolescents.
- The rights that data subject has.
- The identification, physical or electronic address and telephone number of the data processor.

e. Revocation of authorization and/or data deletion:

The data subjects shall request at any time to **CREDIT REPORT**, the personal data deletion and / or withdraw the authorization for the processing of these, by submitting a request in accordance with Act 29733 de 2011 and regulation DS No. 003-2013-JUS of 2013.

The request of data deletion and revocatory the authorization will not proceed if the data subject has a contractual obligation to be on database of **CREDIT REPORT**.

f. Individuals whom the information may be provided:

The information about the personal data which has been subject of processing by **CREDIT REPORT: shall** be provided to the following individuals

- To data subject, his/her assignees or her/his legal representatives.
- To public or administrative entities in the performance of their statutory duties or by court order.
- To third parties authorized by the data subject or by law.

g. Cross-border data flow:

The data provided to CREDIT REPORT which could be stored or processed outside the national territory, in these cases the criteria of security defined and implemented by the institution ensure that such information is only shared through intermediaries with the same established security level.

5.7 Personal data security

CREDIT REPORT complies with the legally required measures of personal data protection and has adopted the reasonably required measures in accordance with the current technical

knowledge and Good practices for the custody and management of information in order to prevent the loss, misuse, alteration, illegitimate intrusion and theft of personal data provided by users.

5.8 Proceedings

The data subject or his/her assignees are entitled to submit before CREDIT REPORT , queries and/or claims, after verification of his/her identity, by written addressed to the following address at any time, withdraw his/her consent for the processing of personal data, and/or may exercise her/his rights of access, information, rectification, opposition, deletion, limitation, forgetfulness, portability and not to be the subject of individualized decisions, by written to CREDIT REPORT with subject: "PERSONAL DATA" to the following addresses:

- Physical /Lega address: Calle Enrique Palacios 360, piso 4 Miraflores, Lima
- Email: datospersonales@crlacorp.com

CREDIT REPORT will answer the query and/or claim by the same means that it was made:

a) **Queries (Access / Information)**

The data subjects or their assignees may consult the personal information of data subject which is on the data base of **CREDIT REPORT**, which will supply to the enquirer all the information contained in its data base, related to the identification of the data subject.

The data subject may consult for free her/his personal data every time when there are substantial modifications in the data processing of **CREDIT REPORT**.

Every query will be answered by the same means which was made within the next 05 working days after its submitting. For the fulfilment of this right, the data subject or his/her assignees must submit the Access form, which can be found in the Annex of this policy.

b) **Claims (Requests / Petitions)**

The data subject or his/her assignees who consider that the information contained in a database should be subject to rectification, cancellation or opposition, or when they notice the alleged to be of non-compliance of any of the duties established in the Act 29733 of 2011, shall submit a request of the data subject of the personal database or to the data processor of **CREDIT REPORT**.

In the event that the information provided in the request was insufficient or wrong in a way that does not allow its attention, **CREDIT REPORT** shall request within the next seven (7) days of the request was received, additional document to the data subject in order to be attended. (Article 56 of regulation).

Within ten (10) days of the request was received, as from the day after receiving it, the data subject of the personal data will attach the additional document which was considered as pertinent to back its request. Otherwise, said request will be considered as not submitted.

The maximum response times to claims in accordance with the regulations of the law:

- Right to information will be within the five (05) days from the next day of submitting the corresponding request.
- Right of access will be within the twenty (20) days from the next day of submitting the request by the data subject of personal data.
- Rights of rectification, cancellation or opposition, the maximum response time of the data subject of the personal database or the data processor will be within the ten (10) days from the next day of submitting the corresponding request.

Except for the period established for the exercise of the right to information, the corresponding deadlines for the response or attention of the other rights may be extended only once, and for an equal period, as maximum, as the circumstances warrant this. The justification for the extension of the period shall be communicated to the data subject of the personal data within the period to be extended.

c) **Requirement of Procedure**

The data subject or his/her assignees could only file a complaint before the National Data Protection Authority once they have exhausted the query or claim process before **CREDIT REPORT**.

5.9 Obligations of CREDIT REPORT in the data processing

- Guarantee to the data subject, at all times, the full and effective exercise of the right to habeas data.
- Request and preserve, under the conditions provided in the Law, a copy of the respective authorization granted by the data subject.
- Inform duly to the data subject about the purpose of the collection and the rights that assist him/her by virtue of the authorization granted.
- Take measures aimed at preserving the information under security conditions to prevent its adulteration, loss, consultation, use or unauthorized or fraudulent access.
- Take measures for the information was provided to the data processor was correct complete, accurate, updated, verifiable and comprehensible.
- Update the information, informing in a timely manner to the data processor, all the news regarding the data which have been previously provided and adopt the other necessary measures for the information provided to it is kept up-to-date.
- Rectify the information when it is incorrect and inform the necessary to the data processor.
- Supply to the data processor, according to the case, only data whose processing is previously authorized in accordance with the provisions of the Law.
- Demand to the data processor at any time, respect for the security and privacy conditions of the information of the data subject.
- Process queries and claims made in the terms indicated in the law.
- Adopt an internal manual of policies and procedures to guarantee adequate compliance with this law and mainly, for the attention of queries and claims.
- Report to data processor when certain information is under discussion by the data subject, once the claim has been submitted and the respective process has not been completed.
- Advise at request of the data subject about the use given to their data.
- Report to the National Data Protection Authority when there are violations of security policies and there are risks in the management of information of the data subjects.
- Comply with the instructions, requirements and recommendations given by the National Data Protection Authority.

5.10 Obligations of Data processor

The data processors shall comply the following obligations, without prejudice of the other provisions of the Law and in others which rule its activity:

- Guarantee to data subject, at any time, the full and effective exercise of the right to habeas data.
- Take measures preserving the information under security conditions to prevent its adulteration, loss, consultation, use or unauthorized or fraudulent access.
- Realizar oportunamente la actualización, rectificación o supresión de los datos en los términos de la presente ley.
- Update the information reported by those data processors within five (5) working days from the day that it was received.
- Process the queries and claims made by the data subjects in the terms indicated in the Law.
- Adopt an internal manual of policies and procedures to guarantee adequate compliance with this law and mainly, for the attention of queries and claims of data subjects.
- Refrain from circulating information that is being controversial by the data subject and whose blocking has been ordered by the National Data Protection Authority.
- Allow the Access to the information only to the individuals which may have access to them.
- Report to the National Data Protection Authority when there are violations of security policies and there are risks in the management of information of the data subjects.
- Comply with the instructions, requirements and recommendations given by the National Data Protection Authority.
- Safeguard the security of the databases where the Personal data is contained.
- Keep confidentiality regarding the processing of personal data.

5.11 Security measures

CREDIT REPORT takes all reasonable cautions and measures of technical nature in line with the good practices provided the standard ISO 27001:2013 implementing in the institution an Information Security Management System – ISMS, in order to guarantee the personal data security of data subjects, mainly those intended to prevent its alteration, loss and unauthorized process or access.

The application of security measures is intended to ensure the preservation, confidentiality, integrity, and availability of data.

The safety guidelines of **CREDIT REPORT** are backed by the information security policy made under the best practices and existing security standards and in compliance with current regulations.

Said policies are strictly complied by direct and indirect officials, service providers and suppliers, who carry out tasks inside **CREDIT REPORT**.

5.12 Data preservation

The periods of preservation of personal data of users by CREDIT REPORT will be different depending on the purpose of the processing, therefore the data will be preserved while a

contractual relation is in force for the provision of products and services among CREDIT REPORT and users and / or as users do not request the deletion of personal data. Similarly, the users understand and accept that certain personal data shall be preserved by CREDIT REPORT by legal regulations and according to deadlines established in the legislation.

5.13 Policy modifications

CREDIT REPORT will be able to make modifications and update this policy depending on news or legislative, jurisprudential requirements and/or by organizational needs, among others; therefore, it is recommended to users that this policy was reviewed by them periodically and/or every time that they have access to the website.



Juan Isaac Rodríguez Gutiérrez
CREDIT REPORT
LATINAMERICAN S.A.C.
Gerente General