



PRIVACY POLICY

SIA FLEXIDEA (hereinafter – FLEXIDEA) is the data controller of your personal data for the purposes of General Data Protection Regulation (GDPR).

This Privacy Policy (“Policy”) is intended to inform you how your personal data is collected, used and disclosed.

By using www.flexida.eu (and accordingly .lv, .lt, .ee domains) (hereinafter – the Portal) you consent to our collection and use of your personal data as described in this Policy. If FLEXIDEA changes the Policy, it will inform you on the Portal to keep you aware of what information is collected, how its used and under what circumstances it may be disclosed.

WHAT PERSONAL DATA DOES FLEXIDEA COLLECT?

When you visit and use the Portal or use our services you may provide us with or we may collect your personal data such as your name, surname, e-mail, phone number, personal id, job position and other personal data.

You can choose not to provide us with certain information, but this may stop you from gaining access to a service or limit the features that you can use on the Portal.

DATA FLEXIDEA COLLECTS THROUGH THE PORTAL

During your use of the Portal, we may also passively collect data through use of cookies, pixels, beacons, log files and other technologies. This information allows us to deliver more helpful information, services and tools.

HOW FLEXIDEA USES YOUR PERSONAL DATA

FLEXIDEA uses personal data as necessary to provide you services including:

- register you and provide you access to the Portal and/or services requested by you;
- verify that you meet the requirements set for a customer by terms and conditions;
- verify and assess your creditworthiness;
- to identify, prevent or detect fraud or other crime;
- respond to inquiries or requests from you;
- send communications and emails about the Portal or our services;
- analyze, benchmark and conduct research on user data and user interactions with the Portal.

DATA FLEXIDEA RECEIVES FROM THIRD PARTIES

We may also verify online and/or offline information received from third parties (including credit information agency) with your provided information.

The third party information is used in general:

- to verify data provided by you and/or assess creditworthiness;
- to verify other information about you;
- to enhance the content and services we provide to you.

SECURITY OF YOUR PERSONAL DATA

We follow appropriate security procedures in the storage and disclosure of your personal data so as to prevent unauthorised access by third parties. We also require those parties to whom we transfer personal data to comply with the same. However, unfortunately, the transmission of information via internet is not completely secure. So, we cannot ensure the security of your personal data transmitted by you to us via internet. Any such transmission is at your own risk and you acknowledge and agree that we shall not be responsible for any unauthorised use, distribution, damage or destruction of your personal data, except to the extent we are required to accept such responsibility by GDPR. Once we have received your personal data we will use security procedures and features to prevent unauthorised access to it.

WHERE WE STORE YOUR PERSONAL DATA

In general the personal data that we collect are stored on the Portal, which accordingly uses protected cloud services. The access to the Portal is strictly limited by security features. FLEXIDEA uses only European Union or countries whose legal requirements to personal data protection are equivalent to the European Union based cloud services.

The personal data from time to time may be transferred to and stored at a destination outside the European Union, in particular where counterparties to any of the services offered through our site are based outside the European Union. Your personal data may also be processed by staff operating outside the EU who works for us or for one of our suppliers. By submitting personal data to us, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your personal data is treated securely and in accordance with this Policy.

CAN I FIND OUT WHAT PERSONAL DATA FLEXIDEA HOLDS ON ME?

Under the GDPR you have the right to request a copy of the personal data that FLEXIDEA holds about you. Please make an application to email address info@flexidea.eu.

BREACH NOTIFICATION

FLEXIDEA will inform you on your personal data breach within 72 hours after first becoming aware of such breach.

MARKETING

If you have provided us with consents, we may send you marketing materials about products or services offered by us.

HOW FLEXIDEA DISCLOSES YOUR PERSONAL DATA TO THIRD PARTIES

We may share your personal data with third parties as specifically approved by you or under the circumstances described below.

DISCLOSURE TO THIRD PARTIES TO PROVIDE THE SERVICES

If you use the services available on our Portal (for example by submitting an Invoice for financing or entering into an Invoice Financing Agreement) we may disclose your personal data to the relevant third parties with whom you are contracting to verify the fulfillment the terms and conditions of those arrangements. Such disclosure shall only take place following entry into the relevant agreement.

We may also disclose your personal data to third parties to assess the creditworthiness of your application.

We may also disclose your personal data to a person who provides legal, accounting or auditing services to us on the condition that the provider of the respective services has undertaken an obligation towards us not to disclose the respective personal data to third persons.

We shall have the right to communicate your personal data to the relevant duly-licensed credit information agency, which shall use the received data for maintaining a register that allows persons with legitimate interest to assess the creditworthiness of the persons entered in the register. By accepting an Assignment Offer, you grant consent to the respective communication of information.

DISCLOSURE FOR LEGAL OR REGULATORY REASONS

We may disclose your personal data if we are under a duty to disclose to comply with any legal obligation or in order to enforce or apply or fulfill our terms and conditions and other agreements or protect the rights, property, or safety of our customers or others. This includes exchanging information with other companies, regulators and organisations for fraud or other crime protection and credit risk reduction.

We use a number of third party organisations to help provide a professional service to our customers (i.e. fulfilment bureaus, call centers, website designers, IT developers). These organisations act as data processors and are strictly controlled in how they may/may not use your personal data and we remain responsible for the protection of your personal data.

CANCELLING YOUR USER REGISTRATION

You may at any time choose to close your account with us. We will then cease processing your personal data for any new purposes, but such closure shall not affect our ability to retain and process any information required or the performance of obligations arising from law or for the completion of any services which are in process.

REFUSING ON RECEIPT OF MARKETING COMMUNICATIONS

When you receive marketing communications from us you will have the opportunity to unsubscribe from the marketing e-mails or newsletter.

RIGHT TO BE FORGOTTEN

The right to be forgotten means, that you have the right to request FLEXIDEA to erase your personal data and cease further dissemination. This request will be executed by FLEXIDEA only after a full performance of obligations arising from transactions, which are in process.

CONTACTING US

At any time you can contact us via email info@flexidea.eu.

COOKIES

1. INTRODUCTION

1. Please be informed that, as many other websites, FLEXIDEA uses cookies and similar technologies. A cookie is a small amount of data that is sent to your browser from our server and is stored on your device's hard drive. Information gathered through cookies or similar technologies may include the date and time of visits and how you are using the Portal.
2. Cookies are used by us as part of the Portal. The Portal also uses third party cookies for analytics improving your overall experience of the site.
3. A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.
4. Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

2. YOUR CONSENT TO OUR USE OF COOKIES

By continuing to use the Portal you are deemed to consent to our use of the cookies. If you do not consent to us using cookies then please read the next section.

3. BLOCKING OUR USE OF COOKIES

You can block the use of cookies by activating the relevant settings in your browser.

4. WHAT HAPPENS WHEN YOU BLOCK COOKIES

In order to use some parts of the Portal your web browser will need to accept cookies. If you choose to withhold consent, or subsequently block cookies, some aspects of the Portal may not work properly and you may not be able to access all or part of the Portal.

5. MANAGING COOKIES

Most browsers allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser, and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via these links:

- (a) <https://support.google.com/chrome/answer/95647?hl=en> (Chrome);
- (b) <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences> (Firefox);
- (c) <http://www.opera.com/help/tutorials/security/cookies> (Opera);
- (d) <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies> (Internet Explorer);
- (e) <https://support.apple.com/kb/PH21411> (Safari); and
- (f) <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy> (Edge).

6. WHAT WE DO WITH COOKIES

1. We use session cookies to allow the Portal to uniquely identify your browsing session on the Portal, which allows us to coordinate this information with data from the Portal server. Such cookies are stored temporarily during a browsing session and are deleted from the user's device when the browser is closed.
2. We also use persistent cookies that may be saved on your device for a fixed period and are not deleted when the browser is closed where we need to know who you are for more than one browsing session. For example, we use this type of cookie to store your preferences, so that they are remembered for the next visit, or to keep you logged in if you navigate away.
3. We may also use cookies where they are essential for the operation of the Portal, for example to remember that you are signed in to the Portal during your session.
4. We use "analytics" cookies. These, along with other information, allow us to calculate the aggregate number of people using the Portal and which features of the Portal are most popular.
5. We use this information to improve the Portal. We do not generally store any personal data that may be provided to us in a cookie.

7. MORE INFORMATION

The table below sets out more information about the individual cookies used in the Website and the purposes for which they are used.

Google Analytics (Third Party Cookie)	these cookies enable us to store information such as the time you visit the Portal, whether you have visited before and the website that you visited prior to visiting the Portal. For more information about Google Analytics please see: http://www.google.com/intl/en/analytics/privacyoverview.html
Google AdWords	these cookies enable us to promote our services in internet. For more information about Google AdWords please see: https://adwords.google.com/intl/en/home
Authentication	this cookie allows us to keep you logged in even when you navigate away from the site or close your browser.
Facebook and LinkedIn buttons	these cookies enable users to like or share items in social pages. http://www.facebook.com/policy.php , http://www.linkedin.com/legal/privacy-policy
Tawk.to	this cookie enables us to communicate with users with chat and helps us to make analyses.
Fullstory.com	this cookie enables us to record and reproduce real user experiences on our site helping us support our customers, boost conversions and debug faster.