

Data Protection and Privacy Information of Porsche Financial Services GmbH

Porsche Financial Services Verwaltungsgesellschaft mbH, the sole general partner of Porsche Financial Services GmbH & Co. KG, was merged into Porsche Financial Services GmbH. Upon registration of the merger, Porsche Financial Services GmbH & Co. KG ceased to exist and its entire estate, including all rights, liabilities and leasing agreements, passed by operation of law to Porsche Financial Services GmbH by way of universal succession.

Porsche Financial Services GmbH (hereinafter "we" or "**Porsche Financial Services**") are pleased about your interest in our products. Your privacy is an important issue for us. We take protecting your personal data and handling them confidentially very seriously. Your personal data is exclusively processed within the scope of the statutory provisions of the data protection laws of the European Union, in particular the General Data Protection Regulation (hereinafter "**GDPR**") and the German Federal Data Protection Act (*Bundesdatenschutzgesetz*).

In the following, we would like to inform you about the collection and processing of your personal data. Personal data (hereinafter "Data") means any information concerning an identified or identifiable natural person. With this data protection and privacy information, we inform you about the type, scope, and purpose of the collection of Data by Porsche Financial Services and how we process this Data. In addition, we inform you about the rights you have with respect to the processing of your Data.

We are the "controller" within the meaning of the GDPR for the processing of your Data required for the conclusion, performance and termination of leasing contracts and any related purposes. Furthermore, we are the "controller" within the meaning of the GDPR for the processing of your Data required for the brokerage of and/or assistance in financing products (Porsche Finance) and insurance products (e.g. Porsche Protect, Porsche CarPolicy Flex, Porsche Approved, Porsche Assistance), the credit card programme (e.g. Porsche Card), service packages (Porsche Service Plus, Porsche Service), as well as renting within the scope of Porsche rental product (Porsche Drive Rental), and for any related purposes.

Summary of the data protection and privacy information

The following summary of our data protection and privacy information is intended to give you an overview of the processing of your Data. On the pages following this summary, please find the complete data protection and privacy information. The corresponding sections of the complete data protection and privacy information can also be accessed through a link at the end of each of the following sections.

For consolidated information on the processing of your Data, the processing purposes and legal bases in connection with the rental product (Porsche Drive Rental) of Porsche Financial Services GmbH, please refer to Section 6 of this summary.

1. Scope

With respect to the processing of your Data by **Porsche Financial Services**, this data protection and privacy information shall apply to the conclusion, performance and termination of leasing contracts and any related purposes (e.g. sureties).

Furthermore, this Data Protection and Privacy Information applies to the brokerage of and/or assistance in financing and insurance products, the credit card programme, service packages as well as rental activities in connection with Porsche Drive Rental and related purposes. Information on the individual products and services can be found in the specific Data Protection and Privacy Information applicable to the respective product or service, where available. In addition, in the context of financing, insurance and the credit card programme, the privacy notices of the respective cooperation partners shall apply to the extent that such partners act as controllers within the framework of the respective contractual relationship. For further information, please refer to Paragraph I, Section 1 of the complete Data Protection and Privacy Information or use the following [link](#).

2. Contact

If you wish to exercise your rights as a data subject or have any questions about this information, you can email the controller at financial.services@porsche.de or the controller's data protection officer directly at pfs-datenschutz@porsche.de, stating wherever possible the relevant controller's name. For further information, please refer to Paragraph I, Section 2 of the complete Data Protection and Privacy Information or use the following [link](#).

3. Processing of your Data

First, we process Data that you provide us in connection with the initiation and conclusion of the contract. Which Data is processed in detail and how it is used primarily depends on the individual services applied for by you and/or agreed with you. This may be the following Data in particular: Your name and other master and identification data, your contact data, contract data, vehicle data, your bank details, your income and assets situation, information on your personal circumstances (e.g. employer), corporate customer data, technical usage data and other data in connection with the performance of the respective business relationship, if applicable. For further information, please refer to Paragraph II, Section 1 ([link](#)) of the complete Data Protection and Privacy Information.

4. Processing purposes

The processing purposes shall be largely determined by the individual services applied for or agreed upon. Your Data can be processed for the following purposes: Drafting and performance of contracts (e.g. leasing contracts and/or guarantee contracts, a service contract), credit standing checks, scoring and rating, identity checks, prevention of and protection against violations of law (in particular criminal offenses), prevention of fraud and money laundering, fight against terrorist financing, customer inquiries including complaint management, refinancing by sale and assignment of receivables, audit, accounting and taxes, ensuring legally compliant action, assertion of and defense against legal claims, retention and archiving, ensuring availability, operation and safety of technical systems as well as technical data management, controlling, business/risk control, process and product improvement (including development and enhancement of systems (including artificial intelligence) for process improvement), disclosure within the scope of official/court measures and customer and prospect care/advertising. For further information, please refer to Paragraph II, Section 2 ([link](#)) of the complete Data Protection and Privacy Information.

5. Legal bases for the processing of your Data

We process your Data only if an appropriate legal basis is in place. For further information, please refer to Paragraph II, Section 2 ([link](#)) of the complete Data Protection and Privacy Information.

6. Product-specific information on the Rental product (Porsche Drive Rental)

Porsche Financial Services processes Data that you provide us in connection with the reservation, initiation and conclusion of the contract as well as the performance of the contract. This is the following Data in particular: master data, contact data, communication data, identification data and driver's license data, bank details and/or credit card data, inquiry and contract data, vehicle and driving data as well as, in exceptional cases, location data of the vehicle, data on the provision of a security, insurance and adjustment of damages data, investigative data, corporate customer data, if applicable, and other data. Your Data can be processed for the following purposes: Sale and redemption of vouchers, conclusion and performance of the leasing contracts (including reservations) and vehicle handover, taking back of vehicles during or after the end of the rental period, identity checks, ensuring accuracy of the Data, prevention of fraud and prevention of and protection against violations of law (in particular criminal offenses), law enforcement and prosecution of criminal offenses and administrative offenses, disclosure within the scope of official/court measures, customer inquiries including complaint management, audit, accounting and taxes, assertion of and defense against legal claims, retention and archiving, ensuring availability, operation and safety of technical systems as well as technical data management, controlling, business/risk control, process and product improvement (including development and enhancement of systems (including artificial

intelligence) for process improvement], customer and prospect care/advertising. For further information on the rental product, please refer to Paragraph III ([link](#)).

7. Data transfers and recipients and legal justification for such transfers

At Porsche Financial Services, only those departments needing your Data within the scope of their activity do actually receive it. We disclose your Data to recipients outside Porsche Financial Services (e.g. dealers, credit bureaus, banks, insurance companies and intermediaries) only if this is required for the handling or processing of your inquiry or for the performance of the contract or if otherwise permitted under statutory law (e.g. a prevailing legitimate interest exists) or if we have obtained your valid consent. For further information, please refer to Paragraph IV, Sections 2 ([link](#)) and 6.1 ([link](#)) of the complete Data Protection and Privacy Information. Further data protection information on the implementation of customer and prospect care at Porsche can be found in Paragraph IV, Section 3 ([link](#)), and information on data processing in connection with the "My Porsche App" can be found in Paragraph IV, Section 4 ([link](#)) of the complete Data Protection and Privacy Information.

8. Profiling including automated decision-making

In the context of assessing your creditworthiness, we use, among other things, a scoring procedure. This is based on a mathematically and statistically recognized and proven procedure. Within the scope of processing existing customer inquiries, in particular when checking and evaluating your creditworthiness documents, we make use of automated decision-making to a certain extent in order to be able to make a fair and responsible decision. To this end, we use the information you provide to us via the self-disclosure form and substantiate with supporting documents, external creditworthiness information from reputable service providers (e.g. SCHUFA), and information about your previous payment history. When using the Photo Ident procedure, an automated comparison is carried out between the photograph shown on the identification document and your current image. Currently, we only carry out fully automated decision-making processes in the event of an indicative assessment of a positive decision on your request and in the event of a clear match within the identification process. You can find more information on this under Paragraph IV, Section 6 ([link](#)).

9. Storage periods and erasure of your Data

We will delete your Data as soon as it is no longer needed for the purposes for which it was initially collected or if this is required in accordance with the applicable statutory provisions unless there are contractual or statutory storage periods or storage rights in place precluding the erasure. For further information, please refer to Paragraph IV, Section 7 of the complete Data Protection and Privacy Information or use the following [link](#).

10. Your statutory rights

According to the applicable statutory provisions in each case, you have certain rights, e.g. the right of access to your Data and the right to rectification, erasure or restriction of processing of your Data as well as the right to data portability. If you have any questions, please use the contact details provided in Paragraph I, Section 2 of the complete Data Protection and Privacy Information. For further information, please refer to Paragraph IV, Section 8 of the complete Data Protection and Privacy Information or use the following [link](#).

Complete data protection and privacy information

I. General information

1. To whom does this data protection and privacy information apply?

With respect to the processing of your Data by **Porsche Financial Services**, this data protection and privacy information shall apply to the conclusion, performance and termination of leasing contracts and any related purposes, which are in particular described in more detail in Paragraph II, Section 2.

Furthermore, this data protection and privacy information shall apply to the brokerage of and/or assistance in financings (Porsche Finance), insurances (e.g. Porsche Protect, Porsche CarPolicy Flex, Porsche Approved, Porsche Assistance), the credit card programme (e.g. Porsche Card), for service packages (Porsche Service Plus, Porsche Service) and the rental product Porsche Drive Rental, as well as the related purposes. It also applies in the event of a transfer of receivables from Baden-Württembergische Bank, Stuttgart, to Porsche Financial Services GmbH, as described in more detail in Paragraph II, Section 2.

For information on the individual products and services of Porsche Financial Services, please refer to the additional specific data protection and privacy information of the respective product or service, if applicable. For example:

- Porsche Card Program,
- Porsche Approved Warranty,
- Porsche Assistance Mobility Service and Porsche Classic Assistance,
- Measures in the field of market research,
- Our different touchpoints (e.g. LinkedIn, PFS Portal Web Application).

For business partners, our Data Protection and Privacy Information for business partners and employees of business partners applies. For information on offers provided by other Group companies of Dr. Ing. h.c. F. Porsche AG (hereinafter referred to as the "Porsche Group"), our cooperation partners (e.g. Baden-Württembergische Bank, Wrisk Europe GmbH, HDI Versicherung AG, Europ Assistance SA, Real Garant Versicherung AG, Bankaktiebolaget Nordiska (publ) and Enfuce License Services Ltd) and credit bureaus, please refer to the respective privacy notices of such services or cooperation partners.

2. Who is responsible for the data processing and whom can you contact in data protection matters?

Unless expressly stated otherwise in this or one of the specific data protection and privacy information of the respective product or service based on it, the independent controller for data processing within the meaning of the data protection laws is:

Porsche Financial Services GmbH
Porschestraße 1,
D-74321 Bietigheim-Bissingen, Germany
Phone: +49 711 911-12003
Email: financial.services@porsche.de

2.1. Joint control

With regard to processing within the scope of intra-group administration and division of responsibilities by way of centralized systems, we are generally joint controllers together with other Group companies of Dr. Ing. h.c. F. Porsche AG. Joint processes in particular relate to the operation and use of jointly used databases, platforms and IT systems. For information on joint controlling in relation to customer and prospect care, please refer to Paragraph IV, Section 3.1.

Joint controlling of Porsche Financial Services exists with

- Dr. Ing. h.c. F. Porsche AG and the Porsche Centres with regard to the processing of personal data in the context of the contract management of Porsche Assistance and Porsche Approved with respect to the joint use of the central IT systems "World Warranty System", which is provided and operated by Dr. Ing. h.c. F. Porsche AG, and
- Wisk Europe GmbH with regard to the processing of personal data in connection with Porsche Protect in relation to the digital insurance platform (including the associated integration of touchpoints, IT infrastructure and performance measurement).

Joint responsibility with Porsche Sales & Marketplace GmbH (Porscheplatz 1, 70435 Stuttgart) hereinafter referred to as "PSM" with regard to the processing of personal data exists in relation to

- the provision of the sales platform ("Porsche Car Sales" and "My Porsche" service), including associated applications (e.g. Porsche Finder) and the possibility of product listing by Porsche Financial Services (including the rate calculator) as well as digital marketing on the sales platform, and
- as part of the registration and login procedure with the integration of the Porsche ID for the conclusion and processing of Porsche Financial Services products (e.g. the rental product "Porsche Drive Rental") via corresponding websites and apps. Information on data protection when using the website can be found in the respective online application form. This means that you do not have to remember any new login data for our online offer. The Porsche ID and the corresponding service are provided by PSM. Details on how to register a user account for a Porsche ID can be found in the privacy policy of PSM.

For more information, see Paragraph IV, Section 2.3.

If you have chosen vehicle financing through Baden-Württembergische Bank (Kleiner Schlossplatz 11, 70173 Stuttgart) with support from Porsche Financial Services, there is a joint responsibility with the Bank with regard to the processing of personal data. The joint responsibility extends on the part of Porsche Financial Services to the processing of customer and prospect inquiries, customer care and care within the framework of complaint management. Porsche Financial Services additionally supports the credit assessment with regard to the development and validation of a joint scorecard as well as the use of experience from previous business relationships and the protection against and prevention of legal violations.

The exchange of personal data between us and further Group companies as well as the dealer organisation as joint controllers is usually based on Article 6 (1) point (f) GDPR, because we have a legitimate interest in the effective implementation of the processing within the scope of the intra-group administration and division of responsibilities by way of centralized systems. The data processing within the framework of the registration and login procedure with the integration of the Porsche ID is usually based on Article 6 (1) point (b) and point (f) GDPR in order to register you for our online services and to identify you during the registration process. Identify you when you sign up. In addition to carrying out the procedure or procedure you have requested, we pursue the interest of making the registration and login process efficient and convenient. The exchange of personal data between us and the Baden-Württembergische Bank as joint controllers is generally based on Article 6 (1) point (f) GDPR. We have a legitimate interest in a practicable organization of the processes within the joint business relationship and the exchange of data for the fulfillment of legal requirements for the performance of creditworthiness or credit checks of customers as well as the protection against criminal acts endangering assets. The exchange of personal data between us and Wisk Europe GmbH as joint controllers is generally based on Article 6(1)(b) and (f) GDPR. We have a legitimate interest in integrating the insurance products into the sales process for the purpose of marketing such products and generating commission income.

With respect to the joint processes, we determine the purposes and means of the processing of personal data together with the respective Group companies. In an arrangement on joint control pursuant to Article 26 GDPR, we have determined with the relevant companies the way the respective tasks and responsibilities in the processing of personal data are designed and who is to comply with which obligations under data protection laws. In particular, we determined how an adequate level of security and your rights as a data subject can be ensured, how we can jointly comply with the duties to provide information under data protection laws, and how we can monitor potential data protection incidents. This also includes that we can ensure compliance with our reporting and notification obligations (to the extent we are subject to such obligations). You can request further information on this arrangement via the above-mentioned contact details. In legitimate cases, we will provide you with the relevant regulations.

Porsche Financial Services remains at your disposal as your central point of contact. You can, however, also assert your rights with respect to any processing under joint control vis-à-vis a jointly responsible Group company. To the extent you contact us, we will coordinate with the relevant companies within the meaning of the arrangement pursuant to Article 26 GDPR in order to answer your inquiries and guarantee your rights as a data subject.

2.2. Contact details of the data protection officer

Please do not hesitate to contact our data protection officer if you have any data protection-related questions, stating wherever possible the name of the controller addressed. You can write them to the controller's address provided above, adding "Data Protection Officer, PFS Group Data Protection" or email them at pfs-datenschutz@porsche.de.

2.3. Secure communication

Please note that, in practice, email communication is generally protected by transport encryption (TLS). For enhanced security with regard to the authenticity and integrity of particularly sensitive Data (e.g. financial data), you may, in addition to the designated digital application processes, make use of various alternative options. These are available on our website ([link](#)). Should you choose not to use these options, we kindly ask that you send sensitive information by post to the address stated above.

II. Data processing by Porsche Financial Services

Note: Information on the processing of your personal data in connection with the Porsche Financial Services rental product (Porsche Drive Rental) can be found in Section III. In the context of our financing, insurance and credit card business, we cooperate with partner companies (e.g. Baden-Württembergische Bank, Wisk Europe GmbH, HDI Versicherung AG, Europ Assistance SA, Real Garant Versicherung AG, Bankaktiebolaget Nordiska (publ) and Enforce License Services Ltd). For further information on the processing of personal data by these partner companies, please refer to the respective privacy notices of the individual partners.

1. Where is your Data from and which Data will be processed?

We process your Data in accordance with the principles of data reduction and data economy only to the extent that this is required, we are permitted to do so under applicable legal requirements, we are required to do so by statutory law, or you have given your consent.

1.1. General Data under the business relationship

First, we process Data that you provide us in the course of our brokerage and support activities, or in connection with the initiation and conclusion of the contract. Which Data is processed in detail primarily depends on the services applied for by you and/or agreed with you. Relevant Data usually includes:

- master data (in particular first name and last name, date of birth)
- contact details (in particular address, telephone numbers, email addresses)
- communication data (e.g. data from postal, electronic and telephone communication)
- banking and payment data (e.g. bank name, IBAN/BIC, account holder, payment method token or mandate reference, payment status)

- contract data (e.g. commencement and end date, terms, purposes of use and authorized drivers)
- legitimization data (Data contained in the identity card or any other legitimization documents presented, as well as information on prices, discounts and subsidies) and other Data for money laundering and fraud prevention purposes (e.g. Data on politically exposed persons or beneficial owners)
- biometric image data (image comparison for identification purposes) and biometric signature data (coordinates, print, time response, incl. time of recording)
- Income and assets situation, including the origins of assets (e.g. income, expenses, residential property)
- information on personal circumstances (e.g. profession, employer, marital status, maintenance obligations, health insurance)
- vehicle data (e.g. vehicle make, model and specification, year of manufacture, VIN, official registration number, information relating to ownership and use of the vehicle, mileage, damages)
- insurance and adjustment of damages data (e.g. liability loss or own damage, theft)
- maintenance data (e.g. maintenance, inspection and repair work, the workshop performing such work, and service charges)
- investigative data (e.g. official inquiries regarding tickets, fines, fees)
- corporate customer data (e.g. business results, shareholding structures, authorized signatories) for corporate customers,
- technical usage data (e.g. usage information, log data and IDs) as well as
- any data in connection with the performance of the respective business relationship, if applicable (e.g. driver's license data).

If you have already stored data in the "My Porsche" portal. Such data will generally be automatically transferred to the "Personal Data" of the application when submitting a digital application.

1.2. Data from other sources

Subject to compliance with the legal requirements and for purposes of investigating addresses, performing credit standing checks, collecting receivables or performing risk management, information on your person may also be requested from third-party sources (e.g. Data from credit bureaus, sanctions/money laundering/terrorist financing databases, Data from lists of debtors, land registers, commercial registers and registers of associations, press, media or other public bodies as well as Data from address investigation companies and collection agencies). For more information on the use of external creditworthiness information from reputable service providers (SCHUFA, Creditreform Boniversum, possibly GRIF Bürgel), please refer to Paragraph IV, Section 6.1 ([link](#))

Moreover, we also receive further Data from third parties (in particular from dealers) such as vehicle data (e.g. vehicle identification number, license plate number, information on the condition) and any other required supporting documents (e.g. vehicle registration certificates). To the extent that the vehicle is not otherwise trackable, in certain individual cases (see Paragraph II, Section 2), it is possible to have the service provider determine the location of the vehicle via GPS tracking.

2. For what purposes and on which legal basis will your Data be processed?

We process your Data always for a specific purpose and only to the extent this is necessary to accomplish that purpose. Your Data is processed based on the following legal bases:

- You have given your consent (Article 6 (1) point (a) GDPR);
- The processing is necessary for the performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract (Article 6 (1) point (b) GDPR).
- The processing is necessary for compliance with a legal obligation to which Porsche Financial Services is subject (Article 6 (1) point (c) GDPR); and/or
- The processing is necessary for the purpose of the legitimate interests pursued by Porsche Financial Services or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms which require protection of the Data (Article 6 (1) point (f) GDPR).

The following overview specifies the legal basis on and the purposes for which the Data listed in Paragraph II, Section 1 is processed.

Purpose	Examples	Legal basis	Legitimate interest after balancing of interests
Drafting and performance of leasing contracts	Preparation and processing of offers, provision of digital application processes and digital contract management functionalities, collection of payments, answering of inquiries, return process (vehicle value determination, seizure, and recycling of vehicles), handling of all services included (e.g. service packages, CO2 compensation), assistance in adjustment of claims, coordination of recall actions	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Practicable structuring of the processes within the scope of the business relationship
Preparation and implementation of brokerage of and/or assistance in financings and insurances	Preparation and processing of offers, provision of digital application journeys and digital contract management functionalities, collection of payments, answering of inquiries, assistance in adjustment of claims	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Practicable structuring of the processes within the scope of the business relationship
Preparation and execution of service work (Porsche Service Plus, Porsche Service)	Preparation, processing, and review of quotes and inquiries as a service provider, performance of maintenance and inspection work by third parties (contractor), and direct billing of services to the contractor	Initiation and performance of contract (Article 6 (1) point (b) GDPR)	

Purpose	Examples	Legal basis	Legitimate interest after balancing of interests
Management of the Porsche Card Programme and provision of the Porsche Card Portal within the "My Porsche App" (please refer to the specific Data Protection and Privacy Information for the Porsche Card Programme for consumers and business customers (including partner cards))	Processing of the application for participation in the Porsche Card Programme, registration and login to the Porsche Card Portal using the Porsche ID, provision of the Porsche Card Portal (including interaction with you) and Porsche Card Accounts, administration of physical and virtual Porsche Cards (e.g. issuance, delivery, replacement, exchange campaigns, settings and plausibility checks), authentication, processing and display of card transactions and access to card statements, provision of card-related services and benefits, app tracking for user support and user analysis/evaluation as well as usage analysis and evaluation	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR); consent (Article 9(2)(a) GDPR)	Please refer to the privacy policy for the Porsche Card Programme
Creditworthiness checks, scoring and rating (for more information in this context, please see Paragraph IV, Section 6)	Exchange of Data with credit bureaus (e.g. SCHUFA, Creditreform, CRIF Bürgel) as well as subsequent internal use of Data for the purpose of creditworthiness checks (within the scope of the application consideration and contract performance), testing of Data quality and score card development/validation, reporting of contract-infringing or fraudulent behavior	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	The exchange of Data with credit bureaus (e.g. SCHUFA) is in our legitimate interest and serves the purpose of compliance with statutory requirements to perform credit standing and/or creditworthiness checks with respect to customers (section 505a German Civil Code (Bürgerliches Gesetzbuch; BGB), section 18a German Banking Act (Kreditwesengesetz; KWG)). Reduction of default risks
Identity checks	Authentication checks, verification of legal capacity, anti-money laundering identification procedures (e.g. Photo Ident and Video Ident procedures), and the creation of a qualified or advanced electronic signature	Initiation and performance of contract (Article 6 (1) point (b) GDPR); compliance with legal obligations (Article 6 (1) point (c) GDPR), consent (Article 6 (1) point (a) GDPR)	
Prevention of and protection against violations of law (in particular criminal offenses), prevention of fraud and money laundering, fight against terrorist financing	Data analyses to identify hints, handling of suspected cases	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Protection against financial crimes
Customer inquiries including complaint management	Processing of general or extra-contractual inquiries and requests of prospects and customers, processing of complaints (exchange with dealers and other Group companies to clarify facts and circumstances, as applicable)	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Practicable structuring of the processes within the scope of the business relationship
Refinancing by sale and assignment of receivables	Within the scope of the refinancing of the leasing contracts, aliased and encrypted transfer of the Data to a trustee who will store them until the occurrence of a defined risk (trigger event); transfer of Data in the case of assignment of receivables.	Balancing of interests (Article 6 (1) point (f) GDPR)	Prevention of loss of receivables and assurance of continuity of contracts, improved conditions for customers
Audit	Audits/special audits, internal investigations	Compliance with legal obligations (Article 6 (1) point (c) GDPR) Balancing of interests (Article 6 (1) point (f) GDPR)	Effectiveness and appropriateness of risk management; in particular of the internal control mechanism, correctness and efficiency of activities and processes
Accounting and taxes	Managerial accounting (external and internal accounting, statistics, and comparative calculation, as well as budgeting), statutory documentation, consolidated accounting	Compliance with legal obligations (Article 6 (1) point (c) GDPR)	

Purpose	Examples	Legal basis	Legitimate interest after balancing of interests
Ensuring legally compliant conduct, investigating criminal offences or supporting criminal investigations, and the assertion and defence of legal claims	Analysis of experiences from previous business relationships to protect against and prevent legal violations, defense in legal disputes, debt collection, vehicle recovery (where applicable using GPS tracking), vehicle tracking for the investigation of criminal offences or to support criminal investigations, vehicle tracking for the establishment, exercise or defence of legal claims arising from unauthorised use of the vehicle or for the assertion of rights to the return of the vehicle, and verification of the authenticity of signatures	Performance of contract (Article 6 (1) point (b) GDPR), compliance with a legal obligation (Article 6(1)(c) GDPR; ,legitimate interests (Article 6(1)(f) GDPR), and the establishment, exercise or defence of legal claims (Article 6(1)(f) GDPR in conjunction with Article 9(2)(f) GDPR)	Protection against crimes that threaten one's assets, assertion and defense of our rights
Retention and archiving	Archiving on the basis of retention obligations under tax, trade and regulatory laws	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Securing evidence for asserting and defending our rights (e.g. collection of receivables)
Ensuring availability, operation and safety of technical systems as well as technical data management	Back-up, preparing minutes and reporting, tests and analysis of weaknesses	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Risk/quality management, warranty of safety objectives (integrity and confidentiality, availability and transparency)
Controlling, business/risk control	Anonymized or aliased statistical analyses concerning corporate management, reporting concerning economic parameters	Compliance with legal obligations (Article 6 (1) point (c) GDPR) Balancing of interests (Article 6 (1) point (f) GDPR)	Analyses concerning steering of business processes, cost control
Improvement of processes and products (including development and enhancement of systems (including artificial intelligence) for process improvement)	Enhancement of products, services and aftersale services, as well as other measures for steering business transactions and processes, improvement of the product quality, development and use of new technologies for task automation, training of data processing artificial intelligence, which should replace the manual preparation of decision making and thereby accelerate manual processing (including decision-making)	Balancing of interests (Article 6 (1) point (f) GDPR)	Ongoing optimization of processes and products
Disclosure within the scope of official/court measures	Disclosure of Data within the scope of controls (KWVG, German Money Laundering Act (Geldwäschegesetz; GwG), tax laws) and reports to public bodies (e.g. financial services authorities, Deutsche Bundesbank and the Federal Financial Supervisory Authority) required under statutory law, forwarding of contact data in case of tickets, fines, fees or the like, to the respective authorities	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Proof of proper business organization and compliance with statutory requirements, assertion and defense of our rights
Customer and prospect care/advertising	See Paragraph IV, section 3.	Consent (Article 6 (1) point (a) GDPR), balancing of interests (Article 6 (1) point (f) GDPR) to the extent admissible under statutory law	Ensuring customer and interest-oriented care

III. Product-Specific Information for the Rental Product (Porsche Drive Rental)

We are provider of the Porsche Drive Rental product. For further information on this product, please click the following [Link](#).

1. Where is your Data from and which Data will be processed?

We process your Data in accordance with the principles of data reduction and data economy only to the extent that this is required, we are permitted to do so under applicable legal requirements, we are required to do so by statutory law, or you have given your consent.

You can contact us to make a reservation request via the online application process for Porsche Drive Rental (available [here](#)). The conclusion of the rental contract and the associated provision of further data takes place at the service provider or dealer commissioned by us to fulfill the contract at the location you have chosen to pick up the vehicle.

1.1. General Data under the business relationship

First, we process Data that you provide us in connection with the initiation and conclusion of the contract. Which Data is processed in detail primarily depends on the services applied for by you and/or agreed with you. Relevant Data for Porsche Drive Rental generally include:

- master data (in particular first name and last name, date of birth)
- contact details (in particular email address, telephone number, address)
- communication data (e.g. data from electronic communication)
- ID-card and driver's license data (cf. Paragraph III, Section 1.2 for details)
- Credit card data
- reservation information

- inquiry and contract data (e.g. commencement and end date, terms, location of rental and vehicle handover, purposes of use and authorized drivers, as applicable)
- vehicle and driving data (in particular, type and category of vehicle, service life and mileage, vehicle condition) as well as location data of the vehicle, as applicable (cf. Paragraph III, Section 1.2 for details)
- the amount of security provided or payment information with respect to the provision of a security
- insurance and adjustment of damages data (e.g. protection against accidents, theft)
- investigative data (e.g. official inquiries regarding tickets, fines, fees)
- corporate data, if the service is used as a corporate customer (e.g. company, location, tax number, shareholder)
- other Data (e.g. Data provided within the scope of customer reviews or customer inquiries).

This Data is required for the conclusion and processing of the rental contract unless the information is marked as voluntary.

If you have already registered Data in your Porsche ID user account, this account data is automatically inserted in the respective fields of the application. The Porsche ID account is operated by PSM. With respect to data processing at PSM, we refer to their Data Protection and Privacy Information which is accessible [here](#).

1.2. Specific Data

ID card and driver's license data: In order to fulfill our obligation to provide proof of a valid driver's license, you will be asked to provide a picture of the front and back of your driver's license as part of the online application process. Before handing over the vehicle and signing the rental contract, you will also be asked to present the original driving license for comparison (visual inspection). In a further step, we record the number, date and place of issue of your identification document (identity card or passport) in the system. We collect this data to ensure the correctness of the customer data (e.g. exclusion of spelling mistakes, assignment of first and last names, as well as for verification and security reasons (e.g. identity check, forwarding of data to the competent authorities in the event of a criminal offense or administrative offense in connection with the rented vehicle).

Location data: The vehicles are equipped with a tool to track their location. A vehicle's location will exclusively be tracked (i) if there is justified suspicion of misappropriation or fraud or the like, or (ii) if you alerted us on a possible theft, or (iii) to comply with official and/or legal requirements or obligations, such as, requests by public authorities, the prosecutor's office or a judge. Only a limited circle of staff will be given access to the location data.

Additional drivers: In the case of Porsche Drive Rental, we collect the surname, first name and driving license details of the additional drivers you use.

Porsche Connect: In addition, within the scope of Porsche Connect services available in the vehicle and their use by you, Data may be produced that we and our service provide will exclusively process for the purpose of rendering these services. The Porsche Connect services are offered by PSM. For information on the processing of your Data by PSM, please click [here](#).

1.3. Data from other sources

Subject to compliance with the legal requirements and for purposes of investigating addresses, collecting receivables or perform risk management, information on your person may also be requested from third-party sources (e.g. Data from, press, media or other public bodies as well as Data from address investigation companies and collection agencies).

Moreover, we also receive further Data from third parties (in particular from dealers and service providers) such as vehicle data (e.g. vehicle identification number, license plate number, information on the condition).

2. For what purposes and on which legal basis will your Data be processed?

We process your Data always for a specific purpose and only to the extent this is necessary to accomplish that purpose. Your Data is processed based on the following legal bases:

- You have given your consent (Article 6 (1) point (a) GDPR).
- The processing is necessary for the performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract (Article 6 (1) point (b) GDPR).
- The processing is necessary for compliance with a legal obligation to which Porsche Financial Services is subject (Article 6 (1) point (c) GDPR); and/or
- The processing is necessary for the purpose of the legitimate interests pursued by Porsche Financial Services or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms which require protection of the Data (Article 6 (1) point (f) GDPR).

The following overview shall set forth in detail the respective purpose of processing of the data categories described in Paragraph III, Section 1.1 and 1.2., as well as the respective legal bases for such processing.

Purpose	Examples	Categories of data	Legal basis	Legitimate interest after balancing of interests
Sale and redemption of vouchers	Preparation of vouchers, payment processing	Name, address, credit card data of the acquirer of the voucher, information for personalization, as applicable	Initiation and performance of contract (Article 6 (1) point (b) GDPR)	
Conclusion and performance of rental contracts (including reservations) and handover of vehicles	Preparation of offers, processing of offers and reservations, collection of payments, answering inquiries, handling of all services included (depending on the product, e.g. Connect Services, maintenance processes), adjustment of claims, coordination of recall actions	Master data, contact data, communication data, payment information for the rental amount, reservation information, request and contract data, information on the provision of a security, vehicle and driving data	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Practicable structuring of the processes within the scope of the business relationship

Purpose	Examples	Categories of data	Legal basis	Legitimate interest after balancing of interests
Registration with credit bureaus	Notification of non-contractual or fraudulent behavior to SCHUFA (Paragraph IV, Section 5.1)	Master data, contract data, payment information, creditworthiness data	Balancing of interests (Article 6 (1) (f) GDPR)	Protection against over-indebtedness of the applicant, reduction of default risks
Taking back the vehicles	Taking back (and, as applicable, seizure of) a vehicle at the end of the rental period or, in case of Porsche Drive Flex, during the contract period, valuation and damage assessment	Master data, contact data, payment information for settlement, time of return, mileage, vehicle condition data.	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Practicable structuring of the processes within the scope of the business relationship
Identity check, ensuring accuracy of the Data	Identity check and verification, driver's license check, check that customer details are correct, electronic signature	ID card data, driver's license data	Initiation and performance of contract (Article 6 (1) point (b) GDPR), Compliance with legal obligations (Article 6 (1) point (c) GDPR), balancing of interests (Article 6 (1) point (f) GDPR).	Ensuring accuracy of the Data
Prevention of and protection against violations of law (in particular criminal offenses), prevention of fraud	Data analyses to identify hints, handling of suspected cases	Master data, contact data, driver's license data, ID card data, inquiry and contract data	Compliance with legal obligations (Article 6 (1) point (c) GDPR), Balancing of interests (Article 6 (1) point (f) GDPR).	Protection against financial crimes, Combating economic crime
Law enforcement and prosecution of criminal offenses and administrative offenses, disclosure within the scope of official/court measures	Disclosure of data in connection with the performance of legally required checks (Banking Act, Money Laundering Act, tax laws) and reports to public authorities (e.g., financial supervisory authorities, the Deutsche Bundesbank, and the Federal Financial Supervisory Authority), disclosure of names, ID card data as well as driver's license data to the competent authorities or a court in case of a criminal offense or administrative offense in connection with the rental vehicle; assertion of claims in cases of damage or breaches of contract by the renter	Master data, contact data, driver's license data, ID card data, investigation data, contract data, vehicle as well as driving data	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Evidence of proper business organization and compliance with legal requirements, enforcement of our rights and claims, protection against financial crimes
Customer inquiries including complaint management	Processing of general or, as the case may be, extra-contractual inquiries and requests of prospects and customers, Processing of complaints (exchange with dealers and other Group companies to clarify facts and circumstances, as applicable)	Master data, contact data, communication data, inquiry and contract data	Initiation and performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Practicable structuring of the processes within the scope of the business relationship
Audit	Audits/special audits, internal investigations	Master data, contact data, communication data, inquiry and contract data, payment information for the rental amount, driver's license data, ID card data, information on the provision of a security, vehicle and driving data	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Effectiveness and appropriateness of risk management, in particular of the internal control mechanism, correctness and efficiency of activities and processes

Purpose	Examples	Categories of data	Legal basis	Legitimate interest after balancing of interests
Accounting and taxes	Managerial accounting (external and internal accounting, statistics and comparative calculation, as well as budgeting), statutory documentation, consolidated accounting	Master data, contact data, payment information	Compliance with legal obligations (Article 6 (1) point (c) GDPR)	
Ensuring legally compliant action, investigating criminal offenses or assisting in the investigation of criminal offenses, asserting of and defending against legal claims	Defense in legal disputes, collection and sale of receivables, seizure of vehicles, tracking the location of the vehicle in case of justified suspicion of misappropriation, fraud or theft (cf. Paragraph IV, Section 1.2)	Cf. Paragraph III, Section 1.1	Performance of contract (Article 6 (1) point (b) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Asserting, exercising and defending our rights; preventing the loss of the vehicle, protection against financial crimes
Retention and archiving	Archiving on the basis of retention obligations under tax, trade and regulatory laws	Cf. Paragraph III, Section 1.1	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Securing evidence for asserting and defending our rights (e.g. collection of receivables)
Ensuring availability, operation and safety of technical systems as well as technical data management	Back-up, preparing minutes and reporting, tests and analysis of weaknesses.	Cf. Paragraph III, Section 1.1	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Risk/quality management, warranty of safety objectives (integrity and confidentiality, availability and transparency)
Controlling, business/risk control	Anonymized or aliased statistical analyses concerning corporate management, reporting concerning economic parameters.	Inquiry and contract data	Compliance with legal obligations (Article 6 (1) point (c) GDPR); balancing of interests (Article 6 (1) point (f) GDPR)	Analyses concerning steering of business processes, cost control
Improvement of processes and products (including development and enhancement of systems (including artificial intelligence) for process improvement)	Enhancement of products, services and aftersale services, as well as other measures for steering business transactions and processes, improvement of the product quality, development and use of new technologies for task automation, training of data processing artificial intelligence, which should replace the manual preparation of decision making and thereby accelerate manual processing (including decision-making)	Cf. Paragraph III, Section 1.1 and, as part of the development and enhancement of systems, also creditworthiness data (Paragraph III, section 1.2.)	Balancing of interests (Article 6 (1) point (f) GDPR)	Ongoing optimization of processes and products
Customer and prospect care/advertising	see Paragraph IV, section 3.	Master data, contact data, communication data, inquiry and contract data, vehicle as well as driving data, i.a. (for more information, please refer to Paragraph IV, Section 3 and here)	Consent (Article 6 (1) point (a) GDPR), balancing of interests (Article 6 (1) point (f) GDPR) to the extent admissible under statutory law	Ensuring customer and interest-oriented care

IV. Further information on Data Processing, Data Disclosure, and your Data Protection Rights

1. Is there a duty to provide personal data?

Within the scope of our business relationship, you will only have to provide the Data required to perform the contract or to take steps prior to entering into the contract, the Data we are obliged to collect under statutory law or the Data required to safeguard the legitimate interests of Porsche Financial Services. If you fail to provide the respective Data to us, it may be impossible to provide certain services. To the extent that the processing of your Data is not mandatory for the conclusion and performance of the contract, you provide such Data on a voluntary basis, and it will be marked as optional.

2. Who will receive your Data?

Within Porsche Financial Services, only those departments that require your Data for the performance of their respective activities will have access to it. We disclose your Data to recipients outside Porsche Financial Services (e.g. dealers, credit bureaus and cooperation partners) only where this is necessary for handling or processing your request or for the performance of a contract, where another legal basis permits such disclosure (e.g. an overriding legitimate interest), or where we have obtained your valid consent.

2.1 Data transfers to the competent dealer and other enterprises and/or business units of the Porsche Group

Your responsible Porsche dealer will receive your Data in his capacity as a broker and/or contact partner for the purpose of performing the contract and for the implementation of possible warranty claims (e.g. Paragraph XIII, Section 2 of the leasing agreement), as the case may be. The dealer will receive all information for the purpose of attending and providing advice to you to the necessary extent. For more information, please refer to Paragraph IV, Section 3.

Enterprises and/or business units of the Porsche Group will centrally take care of certain Data processing tasks for the Group's affiliates within the scope of a joint control or as processor (such as, e.g., the provision of IT services) on behalf of Porsche Financial Services. If you enter into contracts with us, certain Data may be transferred for internal administrative purposes (for instance, the central administration of address data, dial-in customer service, processing of contracts and services, receivables management, joint processing of the mail or internal audit) within the Porsche Group, and centrally processed by any Porsche Group company. For more information on joint controlling with other enterprises / business units of the Porsche Group, please refer to Paragraph I, Section 2.1.

Moreover, Data (e.g. vehicle identification numbers) may be disclosed to Dr. Ing. h.c. F. Porsche AG for the purpose of joint consolidated accounting in accordance with international accounting standards or also to Porsche Deutschland GmbH for the purpose of subsidizing contracts.

2.2 Provision of data in the "My Porsche App" of PSM

Through the "My Porsche App", PSM provides you with a central application that enables you to use not only functions and services offered by PSM, but also services provided by other providers. As part of application processes, digital contract management and customer and prospect care, Porsche Financial Services makes use of this app. Further information can be found in Paragraph IV, Section 4.

2.3 Transmission of Data to additional processors

Porsche Financial Services will revert to a number of additional third-party service providers for assistance in the provision of the listed services, which will be commissioned on behalf of Porsche Financial Services within the scope of the strict requirements for data processing under data protection laws. Among the service providers used by, and providing services on behalf of, us are, for instance, IT service providers and other business partners and auxiliary persons (e.g. logistics, call centers, marketing agencies).

For carrying out risk assessments in the context of leasing and financing, Porsche Financial Services will use London Stock Exchange Group group of companies ("LSEG") as an additional processor, which will process your Data by means of the risk intelligence tool "World-Check" and assist us in complying with the statutory requirements as regards the fight against economic crime. In some cases, LSEG may also process your Data for own purposes as independent controller (for instance, with respect to running and operating the LSEG-databases). Such processing shall be based on the LSEG data privacy statement available at <https://www.lseg.com/en/policies/privacy-statement>.

2.4 Transmission of Data to additional controllers

In addition, we may disclose your Data to the following categories of recipients acting as controllers under data protection laws, to the extent required to achieve the above-described purposes:

- cooperation and other business partners (e.g. consultancy services providers, lawyers, tax advisors, financial auditors and other external auditors, collection agencies, guarantors, address investigation service providers, experts, financing banks and refinancing partners, credit bureaus, insurances, insurance intermediaries),
- public authorities within the scope of their respective competencies (e.g. tax offices, police, public prosecutor's offices, courts, financial services authorities, fines offices),
- other responsible third parties.

The transmission will then be effected on the basis of compliance with legal obligations (Article 6 (1) point (c) GDPR) or a balancing of interests (Article 6 (1) point (f) GDPR).

2.5 Miscellaneous

Furthermore, in connection with the review and the conclusion of an assumption of contract and/or a guarantee contract, Data may be disclosed to the respective obligor, to the extent necessary for the performance of contract (Article 6 (1) point (b) GDPR) or consent was given (Article 6 (1) point (a) GDPR).

3. How is customer and prospect care implemented at Porsche?

In the following, we would like to provide you with further data protection information on the implementation of customer and prospect care at Porsche. The measures serve to ensure customer and interested party-oriented support.

3.1 Joint customer and prospect care at Porsche

The measures within the context of customer and prospect support (in particular service and support, implementation of legal requirements, needs analyses, individual support via the desired communication channels) are generally not carried out by the controller alone. Involved in the customer and prospect care are in addition to the Porsche Centre responsible, Porsche Deutschland GmbH as the importer, as part of international support, the respective local importers, Dr. Ing. h.c. F. Porsche AG as manufacturer and its affiliated companies in the areas of financial and mobility services, digital services and lifestyle products. An up-to-date list of the participating companies involved with their contact details for support in Germany can be found here: <https://www.porsche.com/germany/joint-customer-care>.

By using a central platform, we avoid situations where information about your products, contact data and interests would not be available for your respective Porsche contact and where you would therefore have to be referred to another company. This also applies in the event that the operating entity of your Porsche Center changes. By exchanging and verifying data, we ensure that you receive the best possible service and advice. It goes without saying that only the companies involved that actually need access to your data for operational purposes have such access.

Joint customer and prospect care can lead to joint control in certain cases. For this reason, the companies involved have set out in an agreement pursuant to Article 26 GDPR how the respective tasks and responsibilities for processing personal data are structured and who fulfills which data protection obligations. In particular, it was determined how an appropriate level of security can be achieved and how data subject rights and data protection information obligations can be guaranteed. Porsche Deutschland GmbH (Porschestr. 1, 74321 Bietigheim-Bissingen, <https://www.porsche.com/international/privacy/contact/>) is available to you as a central contact in addition to the other companies involved.

3.2 Individual customer and prospect care

Insofar as you have given your voluntary consent to individual customer and prospect care, contact data, support and contract data (e.g. on purchases, leasing or financing), service information as well as data on interests, vehicles and services or products used will be used by the companies involved in joint customer and prospect care to send you personally tailored information and offers on Porsche vehicles, services and other products, invitations to events and surveys on satisfaction and expectations via the desired communication channels. For the individual design of customer and prospective customer support, we will create a customer profile of you.

The specific data used for this purpose depends on the information collected on the basis of orders and consultations or provided by you (e.g. in the consultation at the Porsche Centre or as part of your activities under your Porsche ID at My Porsche). The data may also originate from orders or purchases that are processed in cooperation with partners (e.g. insurance companies) and from which we then receive the information, if applicable. Insofar as corresponding consents have been granted, other data sources may also be included. This can be data on usage behaviour or vehicle condition in relation to the vehicle data assigned to you (e.g. on your driving behaviour, identification, basic usage, analysis, environmental and traffic data, as well as location and movement data) or on the use of digital media (e.g. website use). You will receive more information on the merging of the data with the corresponding consent.

In order to offer an inspiring brand and customer care experience with Porsche and to make communication and interaction as personal and relevant as possible, the aforementioned data is used for needs analyses and customer segmentation. On this basis, for example, affinities, preferences, and potentials can be determined by the companies involved as part of individual customer and prospect care. Examples of such measures for individualization are classification numbers on your likely product interests and on your satisfaction. The corresponding information and analysis results are stored in your customer profile and are then available for the individual configuration of customer and prospect care. The personal analysis and individual allocation in a customer profile will only take place if this serves your individual customer and prospect care. Individual customer and prospect care without these measures for optimization and personalization is not offered.

Beyond the individual measures relating to direct communication with you, we will only use the aforementioned data within the framework of general measures of customer and prospect care to carry out general evaluations based on the aggregated data of customers and prospects in order to optimize our offers and systems and align them with overarching interests. Please note that data on usage behaviour or vehicle condition in relation to the vehicles assigned to you or on the use of digital media may also be used for this purpose if you have given the appropriate consent. Please also note that your data may also be evaluated beyond the scope of customer and prospect support; this will then be done on the basis of your specific consent or another legal basis.

When we send emails for individual customer and prospect care, we may use market standard technologies such as tracking pixels or click-through links. This allows us to analyze which or how many emails are delivered, rejected and/or opened. The latter is particularly done by means of tracking pixels. Measuring the opening rate of our emails by means of tracking pixels is not fully possible if you have deactivated the display of images in your email program. In this case, the email will not be displayed to you in full. However, it is still possible for us to track whether an email has been opened if you click on text or graphic links in the email. By using click-through links, we can analyze which links in our emails are clicked on and deduce what interest there is in certain topics. When clicking on the corresponding link, you are guided through our separate analysis server before calling up the target page. Based on the results of the analysis, we can make emails more relevant in the context of individual customer and prospect care, send them in a more targeted manner or prevent them from being sent. The sending of emails and the evaluation of their use will only take place if you have given your voluntary consent to individual customer and prospect care. Individual customer and prospect care without the described evaluation for optimization is not offered.

3.3 Newsletter

We send newsletters only after you have registered, i.e. with your consent. The mandatory fields for registration are marked with a "*". Your data will only be used for sending the newsletter and will not be shared with third parties. After registering, you will first receive an email with a link that you must click to confirm that you wish to receive the newsletter ("Double Opt-In"). This prevents someone from subscribing in your name. We analyze which links are clicked in the newsletter in order to tailor the content to your individual interests and determine when you read the newsletter so we can send it to you at your preferred time. Newsletter registrations are logged by us to document the registration process and the associated consent in accordance with legal requirements. For the purpose of sending the newsletter and analyzing usage, we store your data until you revoke your consent or until the newsletter is permanently discontinued.

The legal basis for processing your data for the purpose of sending the newsletter and conducting usage analysis is Article 6(1)(a) GDPR. Logging of your registration and the processing of the data you entered during registration is carried out based on our legitimate interests in accordance with Article 6(1)(f) GDPR. You may revoke your consent to receive the newsletter at any time – for example, by clicking the unsubscribe link found at the end of every newsletter.

4. How is your Data processed in the "My Porsche App" provided by PSM?

As part of digital application and contract management processes (e.g. leasing and financing), the Porsche Card Programme, as well as customer and prospect care activities, we make use of the "My Porsche App" provided by PSM. The availability of functions and services may vary depending on the respective product. For further information regarding the use of the "My Porsche App", please refer to PSM's specific Privacy Notice for the "My Porsche App".

4.1 Digital Application Process

The digital application process provided in PSM's "My Porsche App" for leasing and financing products enables you to submit self-disclosure information and supporting documents, receive status updates regarding your application and communicate with us. The technical solutions required for the processing steps provided through the "My Porsche App" are supplied by PSM as a processor and remain the responsibility of Porsche Financial Services. The digital application process is intended to facilitate the efficient and user-friendly execution of process steps relating to the initiation and provision of financial services and directly related activities. For further information regarding data processing, please refer to Paragraph II, Section 1 and 2.

4.2 Digital Contract Management

The digital contract management services of Porsche Financial Services enable you, by using your Porsche ID, to view and manage your existing leasing and financing contracts (e.g. requests to amend master data and banking details), provided that such contracts have been linked to your Porsche ID or manually assigned within the "My Porsche App". For this purpose, your first name, last name, date of birth and contract number are required. Technical support and the provision of technical solutions for the electronic exchange of information and documents between us as controller and you as the end customer within the scope of digital contract management, as well as technical support for the initiation of additional products and follow-on contracts, are provided by PSM acting as a processor.

4.3 Porsche Card Portal and Porsche Card Account

The "My Porsche App" enables you, through the use of your Porsche ID, to apply for participation in the Porsche Card Programme and to manage your physical and virtual Porsche Card. Technical support and the provision of technical solutions for the initiation and performance of contracts within the Porsche Card Programme (e.g. card configuration options), including the technical integration of cooperation partners (e.g. for identity verification and creditworthiness assessments), the integration of the Porsche Card Account for the performance of certain Porsche Card Account processes through the Porsche Card Portal (e.g. display and authentication of card transactions, display of credit card statements and PIN assignment), as well as the use of card-specific benefits and the initiation of additional products or follow-on contracts, are provided by PSM acting as a processor. Further information can be found in the specific Data Protection and Privacy Information of Porsche Financial Services GmbH relating to the Porsche Card Programme.

4.4 Display of Third-Party Information (Porsche Approved Warranty)

For the display of consolidated third-party information within the "My Porsche App", PSM, as provider of the "My Porsche App", receives contract information for the purposes of customer and prospect care. Through the respective functionality, you are provided with information regarding material contractual details, for example relating to your repair cost insurance (Porsche Approved Warranty).

The exchange of personal data between us and PSM, acting as provider of the app and as controller, is generally based on Article 6(1)(f) GDPR. We have a legitimate interest in displaying such data in a consolidated and comprehensive manner within a single app in order to implement our overall integrated customer care strategy effectively and to ensure the practical handling of processes associated with joint customer and prospect care activities. Further information regarding Porsche's customer and prospect care activities can be found in Paragraph IV, Section 3.

5. Will your Data be transferred to a third country or to an international organization?

If a data transfer takes place to entities whose registered office or place of data processing is not located in a member state of the European Union, another state party to the Agreement on the European Economic Area or a state for which an adequate level of data protection has been determined by a decision of the European Commission, we will ensure prior to the transfer that either the data transfer is covered by a statutory permit, that guarantees for an adequate level of data protection with regard to the data transfer are in place (e.g., through the agreement of contractual warranties, officially recognized regulations or binding internal data protection regulations at the recipient), or that you have given

your consent to the data transfer. If the data is transferred on the basis of Articles 46, 47 or 49 paragraph 1, subparagraph 2 GDPR, you can obtain from us a copy or reference to the availability of the guarantees for an adequate level of data protection in relation to the data transfer. Please use the information provided under Paragraph I, Section 2.

6. To what extent is there profiling and automated decision-making?

6.1 Data exchange with credit bureaus and scoring/rating

We process all data that is necessary to carry out the credit assessment of the contractual partners (including the personally liable partners and guarantors). This includes the information that you provide to us via the self-disclosure form and prove by means of supporting documents. Depending on the product, information about your income and financial circumstances, including the origin of assets, as well as information about your personal circumstances (e.g. marital status, maintenance obligations, professional status) is collected and processed. Subject to compliance with the legal requirements, information about you may also be requested from third party sources for the purpose of credit assessment.

In the context of assessing your creditworthiness, we use, among other things, a scoring procedure. This is based on a mathematically and statistically recognized and proven procedure. The score values calculated help us to make decisions when concluding contracts and are included in ongoing risk management. This involves calculating the probability that you will be unable to service the installments in the future (known as the probability of default). The calculation includes application, self-disclosure and behavioral data as well as external creditworthiness information from reputable service providers (SCHUFA, Creditreform, Creditreform-Boniversum, possibly CRIF Bürgel). This includes, for example, income and financial circumstances, professional (e.g. length of employment) and personal circumstances (e.g. number of persons in the household), your payment history or our experience from previous business relationships as well as information from credit bureaus. In addition to the data protection notices of the credit bureaus described below (Paragraph IV, Section 6.2), please also refer to their complete data protection notices at www.porsche.de/pfs/auskunftseiten. Your data will then be transferred on the basis of the legal requirements described here.

Depending on the legal form, additional data is taken into account when scoring corporate customers (e.g. sector, company age, business results). In addition, a rating is carried out for corporate customers above a certain business volume, in which the current business figures in the form of annual financial statements and business evaluations are also included. In this case, the rating is used in addition to our own experience of your payment behavior and the information from the credit bureaus when making the credit decision. The aforementioned information is processed in the credit check process.

6.2 Data protection information of the credit agencies

Data protection and privacy information of SCHUFA Holding AG

Porsche Financial Services shall transfer personal data - collected within the scope of the leasing contractual relationship - regarding the application, development and termination of the business relationship to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden, Germany. This also applies to information regarding any behaviour in breach of the contract or fraudulent conduct in leasing, loan or rental agreements. The permissibility of these data transfers is founded upon Article 6 (1) point (b) and Article 6 (1) point (f) GDPR. Data may only be transferred on the basis of Article 6 (1) point (f) of the GDPR if this is necessary to defend the legitimate interests of Porsche Financial Services or third parties and does not outweigh the interests or fundamental rights and freedoms of the affected party requiring the protection of personal data. Data is also exchanged with SCHUFA to fulfil legal obligations of Porsche Financial Services or of the cooperation partners concerning the performance of customer credit rating checks (Sections 505a and 506 of the German Civil Code; Section 18a of the German Banking Act). In this respect, the customer also releases the cooperation partners from banking secrecy. SCHUFA shall process the data it receives and also use this for profiling (scoring) purposes, in order to provide its contractual partners in the European Economic Area, Switzerland and any other third countries (provided the European Commission has declared such countries as appropriate or standard contractual clauses have been agreed, which can be viewed at www.schufa.de) with information used for credit rating checks on natural persons and other purposes. More detailed information on SCHUFA's activities can be found on the SCHUFA-Information in accordance with Article 14 of GDPR, and online at www.schufa.de/datenschutz.

Data protection and privacy information of Boniversum GmbH

Porsche Financial Services transfers personal data such as the name, address, date of birth, previous address, if applicable, as well as the reason for the inquiry for the purpose of credit rating checks to credit bureau Creditreform Boniversum GmbH, Hammfelddamm 13, 41460 Neuss, Germany. In order to describe your creditworthiness, Creditreform Boniversum GmbH calculates a score based on your data. The legal basis for this transfer is Article 6 (1) point (b) and Article 6 (1) point (f) GDPR. Transfers on the basis of Article 6 (1) point (f) GDPR are only admissible to the extent that this is required to safeguard the legitimate interests of Porsche Financial Services or third parties and unless the interests are overridden by the data subject's interests or fundamental rights and freedoms. The exchange of information with Creditreform Boniversum GmbH also serves the purpose of compliance with legal obligations of Porsche Financial Services or its cooperation partners to perform creditworthiness checks with respect to customers (Sections 505a and 506 of the German Civil Code; Section 18a of the German Banking Act). In this respect, the customer also releases the cooperation partners from banking secrecy. More detailed information on Creditreform Boniversum GmbH's activity as well as their information according to GDPR are available online at <https://www.boniversum.de/eu-dsgvo/informationen-nach-eu-dsgvo-fuer-verbraucher/>.

Data protection and privacy information of Creditreform Stuttgart Strahler KG

In case of contracts about to be concluded and in specific cases where a legitimate interest exists, Porsche Financial Services will check your credit standing on a regular basis. For this purpose, we cooperate with Creditreform Stuttgart Strahler KG, Theodor-Heuss-Str. 2, 70174 Stuttgart, Germany, which provides us with the required Data. To this end, we transfer your name and contact data to Creditreform Stuttgart Strahler KG. For any further questions and information on the processing of Data, please refer to the guidelines "Information pursuant to Article 14 EU GDPR". This information is available online at <https://www.creditreform.de/stuttgart/datenschutz>.

6.3 Automated decision making

In the course of processing inquiries from existing customers, in particular when checking and evaluating your creditworthiness documents, we make use of automated decision-making to a certain extent in order to be able to make a fair and responsible credit decision. To this end, we use the information you provide to us via the self-disclosure form and substantiate with supporting documents, external creditworthiness information from reputable service providers (SCHUFA, Creditreform, Creditreform-Boniversum, possibly CRIF Bürgel), and information about your previous payment history. For more information, please refer to Paragraph IV, Section 6.1. To ensure that the methods used to assess creditworthiness are fair, effective and independent, they are regularly reviewed by us.

Currently, we only carry out fully automated decision-making in the case of an indicative assessment of a positive decision on your request. If the automated indicative assessment is rather negative, a manual review and decision on your request will be made. Please note that due to the non-exclusive automated decision-making in the context of the rejection of your request, your right to review the rejected request pursuant to Article 22(3) of the GDPR is not applicable.

In order to comply with legal identification requirements and to prevent fraud, we use, in certain cases during the initiation and performance of contracts, a Photo Ident procedure provided by POS Ident Solutions GmbH. As part of this process, images of your identification document (e.g. identity card or passport) and a current photograph ("selfie") are collected and evaluated automatically (through an automated comparison between the photograph on the identification document and the current image). Fully automated decision-making is carried out only where a clear match is established (i.e. the individual is deemed successfully identified). If the automated verification does not result in a clear match, you will be informed accordingly and, within the same verification process, will have up to three additional attempts or the option of an alternative verification method under human supervision (e.g. video identification or identification at a Porsche Centre).

If you wish to exercise your rights under Article 22(3) of the GDPR (the right to obtain the intervention of a person, the right to express your own point of view, and the right to challenge the decision) with regard to your exclusively automated approved request, please contact the controller via financial.services@porsche.de or the data protection officer of the controller via pfs-datenschutz@porsche.de. For more information, please refer to Paragraph I, Section 2 of the full data protection information or to the following link.

6.4 Profiling building in the context of customer and prospect support

For the individual design of customer and prospective customer support, we create a customer profile of you. For more information, please refer to Paragraph IV, Section 3.

7. How long will your Data be stored?

We will store your Data as long as necessary for fulfilling the purpose for which we collected your Data. This means that, as a rule, we will store your Data at least for the duration of our business relationship, unless the Data has to be deleted earlier. Irrespective of the purpose for which we collected your Data we will store your Data to the extent required to comply with our retention and documentation duties. Such duties may *inter alia* result from the German Commercial Code (*Handelsgesetzbuch*; HGB), German General Tax Code (*Abgabenordnung*; AO) as well as KWG and GwG). The periods specified therein for storage and documentation are up to 15 years, taking into account assessment periods and operational necessities.

Finally, the storage period may also be determined by the statutory avoidance and limitation periods, i.e. the time period for which the Data might still be required to satisfy or avoid claims that are not statute-barred (e.g. for the collection of receivables and securing evidence). In accordance with sections 195 et seqq. BGB, these periods may e.g. cover up to thirty years. Under certain circumstances, it may also be required to store your Data longer, e.g. in connection with official or court proceedings. After that, we will erase your Data from our systems and records and/or take measures to properly anonymize your Data so that you can no longer be identified based on your Data.

8. What rights do you have?

As a data subject, you have the following data protection rights under statutory law:

Data protection right	Description
Access	You have the right to obtain information as to whether or not Porsche Financial Services processes Data concerning you. You are further entitled to claim information on the Data concerning you stored by Porsche Financial Services as well as on the scope of our processing activities and the Data transfers made by us and to obtain a copy of the stored Data.
Rectification	You have the right to request rectification of any inaccurate or incomplete Data concerning you stored by Porsche Financial Services
Erasure	You have the right to request erasure of your Data stored by Porsche Financial Services if the relevant statutory requirements have been met. This is in particular the case when - your Data is no longer required for the purposes for which it was collected; - you withdraw your consent on which the processing is based and there is no other legal ground for the processing; - you have objected on grounds relating to your particular situation to processing based on the legal basis of legitimate interests and we are unable to demonstrate compelling legitimate grounds for the processing which override your interests; - your Data has been unlawfully processed; or - your Data has to be erased for compliance with a legal obligation. Where we share your Data with third parties, we will inform such third parties of the erasure to the extent that this is required under statutory law. Please note that your right to erasure is subject to certain restrictions. We are e.g. not obliged or allowed to erase Data that have to be retained to comply with the statutory storage periods. As a rule, your right to erasure does further not apply to Data that we require for the legitimate establishment, exercise or defense of legal claims.
Restriction of processing	You have the right to request restriction of processing (i.e. the marking of your Data with the aim of limiting their processing in the future) where one of the following applies: - The accuracy of the Data is contested by you and we need to verify the accuracy of the Data; - the processing is unlawful and you oppose the erasure of the Data and request the restriction of their use instead; - we no longer need the Data for the purposes of the processing, but they are required by you for the establishment, exercise or defense of legal claims; - you have objected to processing pending the verification whether our legitimate grounds override yours. Where processing has been restricted, the Data will be marked accordingly and - with the exception of storage - will only be processed with your consent or for the establishment, exercise or defense of legal claims or for the protection of the rights of another natural or legal person or for reasons of important public interest of the EU or of a EU Member State.
Data portability	You have the right to receive your Data, which you have provided to us, in a structured, commonly used and machine-readable format and to transfer that Data to another controller without hindrance from us, where the processing is based on your consent or on a contract and the processing is carried out by automated means. You also have the right to have the Data transferred directly from one controller to another, where this is technically feasible and does not adversely affect the rights and freedoms of others.
Withdrawal of consent	Where you have given your consent for certain purposes, the relevant purposes result from the content of the respective declaration of consent. You have the right to withdraw your consent at any time free of charge and with effect for the future. Withdrawals of consent should be addressed to the contact details indicated under Paragraph I, Section 2 of the complete general data protection and privacy information. The central contact for consent, revocation and queries regarding the declaration of consent for individual customer and prospect care is Porsche Deutschland GmbH, Porschestr. 1, D-74321 Bietigheim-Bissingen, Germany – a short message by mail or via the contact form https://www.porsche.com/germany/privacy/contact/ is sufficient. When doing so, please ensure that we are able to clearly identify you. When revoking consent, you can alternatively choose the contact method used when giving your consent. Please note that the withdrawal only takes effect for the future. A withdrawal of consent does not affect the lawfulness of processing based on consent before its withdrawal. As a result of your withdrawing your consent, we may no longer be able to perform some or all of our services without processing this Data. We will erase the Data if you have withdrawn your consent and no other legal basis for processing your Data applies. If another basis for processing applies, we will erase the Data after that legal basis ceases to apply.

Data protection right	Description
Objection to direct advertising	If we process your personal data for direct marketing purposes, you have the right to object at any time to the processing of your data by us for this purpose. If you exercise your right to object, we will stop processing your data for this purpose.
Right to object	You have the right to object, on grounds relating to your particular situation, at any time to the processing of your Data on the legal basis of "legitimate interests" (Article 6 (1) point (f) GDPR). This also applies to profiling within the meaning of Article 4 no. 4 GDPR, i.e. the processing of your Data for credit standing purposes based on the above provision. If you exercise your right to object, we will no longer process your Data unless we can - in accordance with the statutory requirements - demonstrate compelling legitimate grounds for processing your Data that demonstrably establish an overriding legitimate interest of Porsche Financial Services in processing your Data. The lawfulness of the processing of your Data before the objection remains unaffected thereof.

Furthermore, you can lodge a complaint with the competent data supervisory authority if you believe that the processing of your Data violates applicable law. Your right to lodge a complaint applies without prejudice to any other administrative or judicial remedy. For this purpose, you can refer to the data protection authority competent for your habitual residence or country or to the [data protection authority competent](#) for us.

Der Landesbeauftragte für den Datenschutz und die Informationsfreiheit Baden-Württemberg (the
Commissioner for Data Protection of the German Land Baden-Württemberg)
Heilbronner Straße 35, D-70191 Stuttgart, Germany
Phone: +49 (0) 7 11/61 55 41-0, fax: 07 11/61 55 41- 15
Email: poststelle@lfdi.bwl.de

9. How to contact us and how to exercise your rights

In addition, you can contact us free of charge in case of questions with respect to the processing of your Data, your rights as Data subject and a consent given, if applicable. Please contact us at pfs-datenschutz@porsche.de or send a letter to the address specified above in Paragraph I, Section 2 of the complete data protection and privacy information to exercise any of your rights mentioned above or obtain more information on data protection at Porsche Financial Services, stating wherever possible the name of the controller/s addressed. Please ensure that clear identification of your person is possible for us.

10. Updating this data protection and privacy notice

We reserve the right to review and update this data protection and privacy notice on a regular basis. Any changes will be published at: www.porsche.de/pfs/datenaustausch. Therefore, you should visit this website regularly to stay up to date with the latest version of the Data Protection and Privacy Information.

Last updated: 10/ 2026

Valid as of 2 Oktober 2026