

Nordania's Privacy Notice for Business Customers (Denmark)

Effective from June 2026



1. Our role as data controller and the reason for this privacy notice

This privacy notice applies to the processing of personal data of individuals associated with a business customer of Nordania Finans A/S (Danske Leasing A/S) [CVR 78867612] and of Nordania Leasing, a division of Nordania A/S, [CVR 61126228], Birkerød Kongevej 25, DK-3460 Birkerød, Denmark, [collectively 'Nordania']. Such individuals include an authorised signatory, a beneficial owner, an executive, an employee, a guarantor, a pledgor/mortgagor or another third party associated with a business customer. In any of these relationships, Nordania processes your personal data as data controller. Nordania is part of the Danske Bank Group, and we may therefore refer to Danske Bank's guidelines etc. if these also apply to or are followed by Nordania.

Nordania has appointed a data protection officer (DPO), whose contact details are as follows:

DPO of Danske Bank A/S,
Bernstorffsgade 40, DK-1577 København V,
Denmark

Email address: dpofunction@danskebank.dk

This privacy notice sets out how and why and on what legal basis Nordania processes your personal data and how we protect your privacy rights.

See section 12 for more information on how to contact Nordania in case you have questions related to how Nordania processes your personal data.

Please note that we have separate privacy notices applicable to personal customers, board members and executive board members, closely related persons and shareholders, and it may be that these could be relevant to you, depending on your interaction with Nordania.



2. Types of personal data we collect and process

Depending on your relations with our business customer and Nordania, we process various types of personal data, including, the personal data listed below:

- Identification information, such as your name, civil registration number or other national ID number, and proof of identity, such as a copy of your passport, driver's license and/or birth certificate
- Contact information, including your address, telephone number and email address
- Educational information, such as your education, profession, work, knowledge and experience
- Information about the services and products we provide to you or our customer
- Information on how you use our services and products and your preferences in relation to these
- Information related to your use of our websites, platforms and digital applications, including – to the extent applicable and necessary – traffic, location, tracking and communication data, e.g. collected by use of cookies and similar technology, cf. also [Nordania's cookie policy](#)
- Information about your devices used to access our websites as well as technical information, including the type of device and operating systems
- Information about your preferences in connection with various types of marketing and events
- Tracking data if you have consented to this in connection with signing up for newsletters
- Information about your visits to our offices, including video surveillance
- Recordings of telephone conversations, cf. [Recording of phone conversations at Nordania](#), and of online meetings with you
- Other personal data is necessary to provide you or our business customer with specific products or services, or if we are required by law to do so
- Personal data in connection with information about upcoming or past business anniversaries/personal anniversaries or life events, e.g. pensions, birthdays, etc.

- If you are a sole proprietorship – company name and identification, company number and VAT number. Information about the ownership and ownership structure of a privately owned business, information about other relations with the business, such as board member(s), director, and general information about your business.
- Information about a deceased customer.
- Investment-related information to create an investor profile, e.g. investor classification (investor code and investor segment), overview of the customer's previous investments and investment preferences. Information about deposits and trading in financial instruments.

Our ability to offer the best possible advice and solutions for you and our business customer very much depends on how well we know you and our customer and, consequently, it is important that the information you provide is correct and accurate and that you inform us of any changes.



3. Why & on which legal basis we process your personal information

Generally, we process personal information about you to provide you or our business customer with the services and products chosen, to offer you or our customer the best advice and solutions, to protect our business customer, you and Nordania against fraud, to fulfil our agreements with you or our business customer and to comply with applicable regulations, including data security and data protection requirements.

Below, we list some examples of why and on which legal basis we process your personal data in various contexts:

- When we onboard you as a user of an online product or a platform for our business customer, we process your personal data for identification, verification and anti-money laundering purposes. The legal basis for this processing is to comply with a legal obligation*, cf. GDPR art. 6.1(c), for example, pursuant to the Danish Anti-Money Laundering Act (hvidvaskloven).
- When we provide our business customer with a financial product you have requested or consider obtaining on behalf of our business customer, such as loan agreements and lease agreements (in some cases by other companies in the Danske Bank Group), customer services, customer relationship management, including registration in our CRM systems, administration, credit assessment, recovery of outstanding debt, handling of complaints and/or making information available to service providers authorized to request information about you or our customer), we do this because you or our business customer have entered into or are considering entering into an agreement with us on a service or product, cf. GDPR art. 6.1(b), and to pursue legitimate interests, cf. GDPR art. 6.1(f).
- Sometimes we share your personal data with another company within the Group or transfer your personal data to a third party so you may receive a quotation for a product or a service you may have given us consent to using and sharing your personal data for such specific purposes, cf. GDPR art. 6.1(a).
- When we communicate with you about the products and services you have requested or send you information on system updates, we do so to fulfil a contract with you, cf. GDPR art. 6.1(b), or subject to a legal obligation*, cf. GDPR art. 6.1(c), or to pursue a legitimate interest, cf. GDPR art. 6.1(f).
- When we improve, develop and manage our IT systems, we may, if necessary, use your personal data to improve or develop products and services and test our systems or to develop, train and test IT and other models. This may be done on the legal basis we have for processing your personal data in our IT systems in the first stage of processing (which could be any of the legal bases mentioned in this section) and/or to ensure a sufficient level of security, cf. GDPR art. 6.1(c), or we may pursue a legitimate interest, cf. GDPR, art. 6.1(f).
- When we set fees and prices for our products and services, including using data analytics and statistics for such purpose, we do this to fulfil contractual purposes, cf. GDPR art. 6.1(b), so that you on behalf of our business customer may receive a price quotation or a product offering, and in relation to processing your personal data, we pursue a legitimate interest, cf. GDPR, art.

6.1(f).

- When we carry out fraud detection on account transactions and similar, including processing of behavioral data to detect and prevent fraudulent activity in relation to our agreements by identifying unusual, atypical, or suspicious activity, we do so to comply with legal obligations*, cf. GDPR art. 6.1(c), and to pursue legitimate interests, cf. GDPR art. 6.1(f).
- When we pursue statistical, scientific and/or research purposes as part of research projects or similar, including anonymization of personal data for such purposes, we pursue legitimate interests, cf. GDPR art. 6.1(f), or we act in interest, cf. GDPR art. 6.1(e).
- When we carry out profiling and marketing of our services and products, including marketing on behalf of other legal entities of the Danske Bank Group, we do so if we have your consent to this, cf. GDPR art. 6.1(a), or we are pursuing legitimate interests, cf. GDPR art. 6.1(f).
- We use cookies and similar technology on our website and in our apps for functional, statistical and marketing purposes via digital channels and social media platforms if you have consented to this, cf. the cookie requirements for collection of data and GDPR art. 6.1(a), for the subsequent use of data. We refer to our cookie policy (Nordania's cookie policy) for further information.
- When we assess, check, test and monitor our compliance with internal company policies and rules and regulatory and legislative requirements, e.g. in relation to data protection, financial crime or market integrity, we process your personal data subject to legal obligations*, cf. GDPR art. 6.1(c), and to pursue legitimate interests of Nordania, cf. GDPR art. 6.1(f).
- We process your personal data for security reasons, for instance for various logging purposes, cf. GDPR art. 6.1(c).
- We use video surveillance and record the front of buildings, entrances to our branches and other premises, reception and customer areas where we are pursuing legitimate interests, cf. GDPR art. 6.1(f), and subject to the Danish TV Surveillance Act (TV-overvågningsloven).
- When we collect, share and use personal data to build, maintain and use models for credit risk exposure and Internal Ratings Based (IRB) modelling to assess capital requirements, we do so with reference to the Capital Requirements Regulation (CRR), which is required as part of Nordania's risk management, cf. GDPR art. 6.1(c). • And as regards our sharing of information between entities within Danske Bank Group for these purposes with due justification, pursuant to section 117 of the Danish Financial Business Act to the extent applicable.
- When we send you newsletters, we process your personal data, and we use your email and name for documentation purposes to send you articles, news and updates because you have requested this service from us, cf. GDPR art. 6.1(b). We may also invite you to events and send you marketing material in areas that we think may have your interest, and we track which articles have your interest and which you open on the basis of your consent, cf. GDPR art. 6.1(a).
- We also carry out several other legal, regulatory, administrative and compliance-related processing activities which entail processing of personal data, including identification and verification as stipulated in the Danish Anti-Money Laundering Act and risk management, cf. GDPR art. 6.1(c), and to pursue legitimate interests of Nordania, cf. GDPR art. 6.1(f).

*When we refer to processing of your personal data due to 'legal obligations', this refers to qualifying legal requirements in any of the following statutes and regulations (please note that this list is not exhaustive):

- The Danish Anti-Money Laundering Act (*hvidvaskloven*)
- The Danish Tax Reporting Act (*skatteindberetningsloven*)
- The Danish Bookkeeping Act (*bogføringsloven*)
- The Danish Credit Agreements Act (*kreditaftaleloven*)
- The Danish Financial Business Act (*lov om finansiel virksomhed*)
- The Danish Payments Act (*betalingsloven*)

- The Danish Act on Consumer Loan Businesses (*lov om forbrugslånsvirksomheder*)
- The Danish Marketing Practices Act (*markedsføringsloven*)
- The EU General Data Protection Regulation (GDPR) and the Danish Data Protection Act (*dataskyttelsesloven*)
- The Danish Capital Markets Act (*lov om kapitalmarkeder*)
- The EU Markets in Financial Instruments Regulation (MiFIR)
- The EU Market Abuse Regulation (MAR)
- The Danish Civil Registration System Act (*CPR-loven*)
- The EU Capital Requirements Regulation (CRR)
- The Danish Administration of Justice Act (*retsplejeloven*)
- The Danish TV Surveillance Act (*TV-overvågningsloven*)
- Various Danish tax acts, including the Tax Control Act (*skattekontrolloven*)
- The EU Markets in Financial Instruments Regulations (MiFID I and II)
- The Danish Act on Registration of Vehicles (*lov om registrering af køretøjer*)



4. Sensitive personal data

Some of the information we process about you may be sensitive personal data (also known as ‘special categories of data’). Sensitive personal data may, e.g., be information about your food preferences (health) or biometric data used for identification purposes.

Sensitive personal data or special categories of data are subject to specific processing conditions, and we try to avoid processing such personal data when possible. However, in some instances we need to process sensitive personal data about you.

Below you can see examples of types of sensitive personal data we process about you, why we do it and our legal basis (derogations in GDPR art. 9) for doing so:

- We process sensitive personal data about you when you provide us with information about your food preferences, which may include information about allergies or the like, e.g. if you participate in hospitality events that we arrange with your consent, cf. GDPR, art. 6.1(a) and 9.2(a).
- We may process sensitive personal data about you to comply with legal requirements that apply to us as a financial institution with legal basis in other legislation, cf. GDPR art. 6.1(c), 9.1(g) and 9.3.
- We may process sensitive personal data about you if such processing is necessary for the establishment, exercise or defence of legal claims, cf. GDPR art. 9.2(f).
- We process special categories of data about you (political beliefs) used for compliance with financial crime regulations to investigate unusual activity based on legal requirements in the Danish Anti-Money Laundering Act, pursuant to Article 6(1)(c), Article 9(2)(g), and Article 9(3) of the GDPR.
- We may process special categories of data about you in whistleblowing cases, which are subject to specific requirements and protections under the Whistleblower Act, pursuant to Article 6(1)(c), Article 9(2)(g), and Article 9(3) of the GDPR.



5. How we collect the personal data we have about you

Personal data collected from you

We collect information that you share with us or that we obtain by observing your actions, including for example when

- You fill in applications and other forms for ordering services and products
- You submit specific documents to us
- You participate in meetings with us, for example with your advisers
- You talk to us on the phone
- You use our website, mobile applications, products and services
- You participate in our customer surveys or promotions organised by us
- You communicate with us by letter and digital means, including emails, or on social media
- You use our digital solutions and apps or visit our websites
- We collect personal data from electronic communications, telephone and video recordings and monitoring
- You participate in hospitality events organised or hosted by us
- We track your subscription to newsletters

We store video recordings of you if you have visited our premises. We store this information according to the requirements of the Danish TV Surveillance Act (*TV-overvågningsloven*).

Incoming and outgoing calls and online meetings may be recorded, listened to and stored to comply with regulatory requirements but also for documentation purposes. We refer to our information on recording of phone conversations for details on our recording and processing of personal data in relation to voice and online meeting recordings ([Recording of phone conversations at Nordania](#)).

Personal data collected from use of cookies

We may use cookies and similar technology on our websites and in our digital solutions and apps. When you first enter one of our websites or download our apps, we set necessary cookies to enable you to use our services. If you consent to additional cookies, such as functional, statistical and/or marketing cookies, we set such cookies according to your consent to measure, analyse and improve the use and performance of our products and services and to the extent applicable and relevant to tailor and send you relevant marketing messages.

Some of the marketing cookies are owned by third parties, such as Meta or Google. We share responsibility (joint controllership) for such third parties' use of your personal data which is collected by way of cookies and processed for our benefit. We refer to our cookie policy ([Nordania's cookie policy](#)) for further information.

Personal data we collect from third parties

We receive and collect personal data from third parties, including for example from the following:

- Our business customer to which you are related
- The Danish Central Office of Civil Registration (*CPR-kontoret*), or equivalent local central civil registration offices as well as other publicly accessible sources and registers, such as company registers. We process the data for example for identification and verification purposes and to update data and check personal data accuracy, cf. GDPR art. 6.1(f), section 11 of the Danish Data Protection Act and section 43 b of the Danish Financial Business Act.
- Credit information agencies and warning registers. We collect and process the personal data to perform credit assessments. We update the personal data regularly.
- Other entities of the Danske Bank Group, for example in order to provide you with better customised products and services.
- Other entities of the Danske Bank Group, if existing legislation allows or requires us to share the information, for example if it is necessary to comply with group-based management control and/or reporting requirements established by law such as the Capital Requirements Regulation (CRR).
- External data controllers, such as business partners (including correspondent banks and other banks) and vendors, if we have your consent or if permitted under existing legislation, for example in order to provide you or our business

customer with a service or product provided by an external business partner you have signed up for, to enable our customers to use banking services abroad or to prevent and detect money laundering, fraud, abuse and loss.



6. Third parties that we share your personal data with

We will keep your information confidential under applicable banking secrecy rules. However, where we have due cause (in Danish '*berettiget videregivelse*') as per some of the examples set out below, we may disclose and share relevant personal data with group companies and third parties, who are also obliged to keep your personal data confidential:

- Other entities of the Danske Bank Group, for example in order to provide you with better customised products and services.
- Other entities of the Danske Bank Group, if existing legislation allows or requires us to share the information, for example if it is necessary to comply with group-based management or risk management requirements imposed by law or regulations (e.g. the Capital Requirements Regulation) and/or reporting requirements established by law or required by regulators.
- The Danish National Special Crime Unit (*National enhed for Særlig Kriminalitet (NSK)*) in accordance with anti-money laundering legislation.
- If you have asked us to transfer money to others, we disclose personal data about you that is necessary to identify you and to perform the transaction.
- When we process international payments, your personal data may be processed by Swift in the context of Swift's Transaction Processing Services, which enable us to send and receive financial messages or files, and to pre-validate, track and manage financial transactions. For further information on the data protection practices of Swift in relation to the processing of your personal data in the context of Swift's Transaction Processing Services, please consult Swift's Personal Data Protection Policy (PDPP), cf. [Data Protection Policies | Swift](#).
- Service providers authorised as an account information service, payment initiation service or card-based payment instrument provider, if you request such a service provider to receive information about you.
- Card producers, when cards are imprinted with your personal data.
- Guarantors, individuals holding a power of attorney, lawyers, accountants, or others you or our business customer have authorised us to share information with.
- If you have joint financial products with someone, such as a joint lease agreement, we share your information, including personal identification number, with your co-product holder/owner and for tax reporting purposes.
- Lawyers, accountants or consultants associated with the Danske Bank Group.
- Courier services. Occasionally, we may use courier services to deliver, for example, a physical document to you, and we disclose your name, address and telephone number to them, so you can receive the documents.
- IT service and outsourcing providers as well as personal data processors to provide services to us and you.
- Social media companies, such as Meta and Google, when you have given your consent for direct marketing purposes.
- Public authorities as required by law or in consequence of court orders or requests from the police, the bailiff or other authorities. This could include the Danish Police, the Danish Public Prosecutor, the Danish National Special Crime Unit (*National enhed for Særlig Kriminalitet (NSK)*), the Danish tax authorities in accordance with the Danish Tax Reporting Act, municipalities with reference to the Danish Act on Legal Protection and Administration in Social Matters and the Danish central bank (*Danmarks Nationalbank*) for statistical and other purposes.
- Regulators, such as the Danish Financial Supervisory Authority (*Finanstilsynet*), the Data Protection Agency (*Datatilsynet*), the Agency for Digital Government (*Digitaliseringsstyrelsen*), law enforcement agencies and other authorities in Denmark or abroad, in connection with their duties.
- Credit information agencies. If you default on your obligations to Nordania, we may report you to credit information agencies and/or warning registers in accordance with applicable law.
- Debt collection agencies. If you default on your performance on a credit agreement, we may transfer information of your debt to a debt collection agency.

- For social and economic research or statistical purposes, including where it would be in the public interest.
- In connection with transactions (including transfers, asset sales, mergers and acquisitions) which entail transfer of all or part of your business to another company, we may share your personal data to the extent necessary to complete the transfer and your customer relationship within the framework of the legal requirements we must comply with



7. Profiling and automated decisions

Profiling

We are continuously working to develop, improve, and manage our products and systems. We use data analysis and statistics to evaluate our analyses, models, and theories of customer behaviour through advanced innovative methods like machine learning and AI. This helps us, for instance, set fees and prices and provides a foundation for our marketing and business development. We regularly process our customers' personal data and create profiles using machine learning models, enabling us to offer products tailored to our customers' unique needs and prioritise customer inquiries efficiently. Additionally, we process personal data to develop and refine processes and systems, including through testing.

We may employ automated processing tools, including AI-driven solutions, to enhance the efficiency of our services. These tools are safeguarded with appropriate security measures and human oversight. Personal data processed through these tools continues to be subject to the same protection standards as all other processing activities.

We utilise transaction data, behavioural data, and demographic personal data for statistical analysis and to develop new models, products, and services. We analyse publicly available data, internal data (including data from other group companies), and external data. These analyses enable us to create customer profiles and record life events like a first job, home purchase, or retirement. This ensures we remain a relevant bank for our customers and provide optimal financial advice. Our processing of personal data for these purposes is always grounded in an appropriate legal basis, such as your consent, and you will be informed when we use your personal data in such processes.

We use cookies and similar technologies on our websites and in our digital apps for marketing purposes, including marketing via digital platforms and social networks like Facebook. You can find more details in our cookie policy.

Automated decision-making

With automated decision-making, we use our systems to make decisions without any human involvement based on the personal data we have about you. Depending on the specific decision, we also use personal information from public registers and other public sources. Automated decision-making helps us ensure that decisions are quicker and more fair, efficient and correct than decisions made through a similar manual process.

We will always inform you directly when we use your personal data in a process with automated decision-making.

See section 10 'Your rights' for information on your rights in relation to automated decisions.



8. Transfer of personal data to third countries

We are dedicated to protecting the security of your personal data. Therefore, we prioritise hosting our primary data within the EEA and use data centres with robust security measures. In cases where we transfer your personal data to a business partner outside the EEA, we ensure that such transfers comply with GDPR Chapter V. We collaborate with suppliers in countries listed on the European Commission's list of safe third countries (countries that have received an adequacy decision). As part of our operations, we may occasionally transfer your data to recipients in an unsafe third country (a

country not covered by an adequacy decision from the European Commission). In such cases, we primarily rely on standard contractual clauses with appropriate supplementary measures, where necessary, to ensure that the transfers are subject to adequate safeguards under GDPR. Where relevant to our collaboration with you and the processing of your personal data, your data may be transferred to our IT partner Infosys in India, which provides agreed services to Danske Bank. We have documented that we have no reason to believe that applicable laws will be disregarded or applied in a way that compromises the transferred personal data or the protection required under GDPR. Your personal data may also be transferred to an unsafe third country in support cases where an emergency requires us to utilise support outside the EEA to achieve 'follow the sun support' from our suppliers' specialised staff in various countries. Such transfers, including remote viewing or screen sharing, only occur when absolutely necessary. Support requests and remote access typically do not involve your personal data. However, if unresolved issues require supplier support, Danske Bank employees may, in exceptional cases, determine that it is necessary to share a screen containing your personal data or participate in video meetings where suppliers can view your personal data during the support process, even though your personal data is not the primary focus of the support procedure. You can read more about how we transfer personal data here: [Transferring your data to third countries.](#)



9. How long do we store your personal data?

We store your personal data only for as long as it is needed for the specified purposes for which your personal data was registered and used or as required by law for specific purposes stated by the legislator. The personal data will subsequently be deleted or irreversibly anonymized.

We have many different processes where we use your personal data and many different legal bases for retention of your personal data. Our retention periods vary from a few minutes up to 30 years. Below you will see some examples of retention periods, but please note that the list is not exhaustive:

- We keep your account information for up to 10 years in accordance with the statutory limitation periods.
- We keep your Know Your Customer information for as long as our business customer is a customer and for an additional five years as required by the Danish Anti-Money Laundering Act.
- We keep credit and collateral agreements for up to 10 years after expiry to document our agreement so we may defend our legal rights within statutory limitation periods.
- We keep lease agreements for up to five years after expiry to document our agreement.
- We keep your consent to our use of cookies for one year unless you withdraw it earlier.
- In one circumstance, we keep your personal data for a period of up to 30 years. This is exclusively for use in our Internal Ratings Based (IRB) models used for Nordania's risk management and calculation of capital requirements under the Capital Requirements Regulation (CRR) and where we are required to include and document financial crisis cycles.
- We keep your voice recordings for 15 months for general documentation purposes. Reference is made to our information on recording of phone conversations for details on our recording and processing of personal data in relation to voice and online meeting recordings ([Recording of phone conversations at Nordania](#)).
- If you, as a potential new customer, have asked for an offer for a loan, a lease agreement or another product or service on behalf of a potential business customer, your personal data will normally be stored for six months, even if no customer relationship is established, but may for some purposes be stored longer to comply with legal obligations, for example under the Danish Anti-Money Laundering Act.
- Surveillance videos are deleted 30 days after they were made in accordance with the Danish TV Surveillance Act (*TV-overvågningsloven*). In case of a police investigation, the video may be stored for a longer period.



10. Your rights

Your rights in relation to personal data are described below. To exercise your rights, you can use any channel to contact us,

for example:

- Contact us on our main telephone number [+45 45 12 12 12]
- Contact the business customer adviser directly by sending a message via our website as described under 'Contact us'.

See section 13 for more information on how to contact Nordania about data protection.

Right to access your personal data

You have the right to request access to your personal data and to request information about the processing we carry out. Your right of access may, however, be restricted by legislation, protection of other persons' privacy and consideration for our business and practices. Access to video surveillance may be restricted due to the prevention, investigation, detection or prosecution of criminal offences or the execution of criminal penalties, including the safeguarding against and the prevention of threats to employees. Our know-how, business secrets as well as internal assessments and material may also be exempt from the right of access.

If you wish to exercise your right of access under the GDPR, the best way to contact us is to write to us at gdpr-insight@nordania.dk. However, you may also contact us via your adviser or by sending a message via our website as described under 'Contact us'.

Rights related to automated decision-making

When we use automated decision-making in our processes, you will always be notified separately in advance about our legal basis for this and your option to be excluded from automated decision-making. Furthermore, you will be informed about the reasoning behind the automated decision-making, and you will be given the opportunity to express your point of view and to object to the decision, and of your right to request a manual review of any automated decision.

Right to object to processing

In certain circumstances, you have the right to object to the processing of your personal data, for example, when we use automated decision-making or when the processing is based on our legitimate interests. You have the right to object to our use of your personal data for direct marketing purposes, including profiling related to such purposes.

Right to rectification of your data

If your personal data is inaccurate, you are entitled to have your personal data rectified. If your personal data is incomplete, you are entitled to have the personal data completed, including by means of providing us with a supplementary statement.

Right to erasure ('right to be forgotten')

You are entitled to have your personal data erased if the personal data is no longer necessary for the purposes for which it was collected.

However, in the following cases, we are required to keep your personal data:

- To comply with a legal obligation*, for instance if we are obliged by law to hold your personal data for a certain period, for example as stipulated in the Danish Anti-Money Laundering Act or the Danish Bookkeeping Act. In such situations, we cannot erase your personal data until the required retention period has expired.
- For the performance of a task carried out in the public interest, such as sending statistical data to the Danish central bank (*Danmarks Nationalbank*).
- For establishment, exercise or defence of legal claims.

Restriction of use

If you believe that the data we have registered about you is incorrect, or if you have objected to our use of the personal data, you are entitled to obtain restricted processing of your personal data for retention only until we can verify the correctness of the personal data or if our legitimate interests outweigh your interests or not.

Withdrawal of a consent

Where consent is the legal basis for a specific processing activity, you can always withdraw your consent at any time by contacting Nordania (see the section above or section 12). Please note that if you withdraw your consent, we may not be able to offer you specific services or products. Please also note that we will continue to use your previously collected personal data, for example to fulfil an agreement we have made with you or if we are required by law to do so. Some consents are provided for one specific process only (such as consent to sharing personal data with a third party), also called one-time consents. Withdrawal of a one-time consent will not have legal effect due to the nature of the consent.

Data portability

Under specific circumstances, you have the right to receive personal data which you have provided to us yourself in a structured, commonly used and machine-readable format for personal use. You also have the right to request that we transmit this data directly to another data controller.



11. Connected products

Below, you will find information regarding connected products in accordance with Article 3(2) of EU Regulation 2023/2854 of 13 December 2023 on harmonised rules on fair access to and use of data and amending Regulation 2017/2394 and Directive 2020/1828 (the Data Act).

When you lease, purchase, or use products leased or sold by Nordania, and such products can be categorised as “connected products” (including vehicles with digital features, IT equipment, etc.), certain types of product data are generated and processed. More detailed information is provided below:

Type, format, and estimated volume of product data

Certain vehicles (connected products) may generate data such as driving patterns, location, technical status, and user interaction. Similarly, IT equipment (connected products) may generate various types of data depending on the specific IT product in question. Examples of such data types include log files (including traffic logs), user data, system data, location data, user interaction, network activity, security data, and/or app logs for items such as computers, servers, network equipment, and other IT hardware.

The format is typically structured digital log files, and the volume depends on the product’s features and usage. However, it can potentially amount to several hundred MB per month, depending on the specific vehicle or IT product and its level of use.

Continuous and real-time generation

Most modern connected products are capable of generating data continuously and in real time, particularly during active use and/or specific events such as traffic accidents, IT software crashes, etc.

Storage of data

Data is typically stored locally in the connected product’s operating system and/or on remote servers managed by the manufacturer or its data processors. The retention period varies and depends on the manufacturer’s policies. Nordania does not have direct access to this data, and we therefore refer you to the relevant manufacturer for specific details.

Accessing, retrieving, and deleting data

Users can typically access and retrieve data via the vehicle or IT equipment itself (the connected product), the manufacturer's app, or web portal. The ability to delete data depends on the manufacturer's technical capabilities and policies. Nordania does not provide technical solutions for this but refers users to the manufacturer's tools.

Reference to manufacturers

As Nordania does not have full insight into the individual manufacturers' technical specifications, solutions, policies, or systems for generating, processing, and storing product data for connected products, we refer to the relevant manufacturer for further and updated information regarding data generation and management for the connected product in question.

If there is any uncertainty regarding the manufacturer's contact details, you can reach out to nordania@nordania.dk, and we will assist you to the best of our ability.



12. Changes to this privacy notice

We are required to update this privacy notice on a regular basis. When we do, you will see that the 'effective from' date at the top of this document changes. If changes to how your personal data is processed will have a significant effect on you personally, we will take reasonable steps to notify you of the changes to allow you to exercise your rights (for example to object to the processing).



13. Contact details and how to complain

You are always welcome to contact us if you have questions about your privacy rights and how we process personal data. You can contact us on our main telephone number (+45 45 12 12 12) or contact the business customer adviser directly by sending a message via our website as described under 'Contact us', or you can send a letter to Nordania, Birkerød Kongevej 25, DK-3460 Birkerød, Denmark.

You can contact our data protection officer with all questions on our use of your personal data by email to dpofunction@danskebank.com or by sending a letter to the above address.

If you are dissatisfied with how we process your personal data or if your dialogue with our DPO has not led to a satisfactory outcome, you may also lodge a complaint with the Danish Data Protection Authority: Datatilsynet, Carl Jacobsens Vej 35, DK-2500 Valby, Denmark, email: dt@datatilsynet.dk.

If, for example, your residence or the place of the alleged infringement is in or is associated with another member state than Denmark, you can typically also lodge a complaint with the data protection authority in that member state. You always have the option to try your case in court.