

Information in accordance with Art 14 GDPR of IHD Gesellschaft für Kredit- und Forderungsmanagement mbH (IHD) for the business unit Collection

Name and contact details of the responsible body and the company data protection officer

IHD Gesellschaft für Kredit- und Forderungsmanagement mbH, Augustinusstr. 11 B, 50226 Frechen, Tel.: 02234/96420
The company data protection officer of IHD can be contacted at the above address, for the attention of the data protection department, or by e-mail at datenschutz@ihd.de.

1. Data processing by IHD's debt collection department

1.1 Purpose of data processing/ legal basis

Data is processed in IHD's debt collection department for contract fulfilment and contract execution in accordance with Art 6 I b GDPR and, if the claim is not based on a contract, for prosecution in the interests of the parties in accordance with Art 6 I f GDPR, whereby the legitimate interest exists in connection with the asserted claim.

IHD also transmits data from the collection of receivables in accordance with Art 6 I f, III 3, IV, GDPR under the conditions of § 24 BDSG [Federal Data Protection Act] and in accordance with the requirements of § 31 II p.1, No. 4 BDSG to the internal department of the credit reference agency and external credit reference agencies, where this data can be taken into account when determining probability values (scoring).

This is data on receivables not settled despite their due date in accordance with § 31 II p.1, No.4 BDSG: The transfer therefore takes place only if you have received at least two written reminders after the due date of the claim, the first reminder was issued at least four weeks ago and you have not contested the claim. This personal data is reported to the business unit of IHD for business information and also to CRIF Bürgel GmbH, Radlkoferstr.2, 81373 Munich and Bisnode Deutschland GmbH, Robert-Bosch-Str.11, 64293 Darmstadt.

Detailed information about the credit reference agencies to which we send data is available at: www.ihd.de/datenschutz#vertragspartner

The transmission serves the purpose of assessing the creditworthiness and thus the legitimate interest in maintaining the liquidity of the economy and is compatible with the purpose of debt collection.

1.2 Data categories and origin

We process the following categories of data in the collection proceedings: Master data, communication data, contract data, receivables data and, if applicable, payment information and procedural data.

The data from the above mentioned categories is transmitted to us by the customers of the collection proceedings or provided to us by our contractual partners, courts and bailiffs or is the result of our legal services in the form of procedural data.

1.3 Recipient

As part of debt collection, personal data is transferred, if necessary, to the customer of the debt collection, to third-party debtors, courts and bailiffs. In addition, the contractual partners of IHD include attorneys and debt collection companies within and outside the European Economic Area, credit agencies and contractors according to Art 28 GDPR, such as mail dispatch service providers and other investigation services.

In the case of data transmission outside the EU, this is done in compliance with the requirements of the GDPR. In the absence of a positive adequacy decision by the European Commission under Article 45 GDPR, IHD transfers data to a third country subject to suitable guarantees or, in rare cases, for the purpose of contract fulfilment or for the purpose of asserting legal claims under the exceptions set out in Article 49 I 1 b, e in conjunction with Art 6 I b or f GDPR, ensuring the existence of standard data protection clauses.

1.4 Duration of data storage

After payment of the collection claim or further termination of the collection proceedings, IHD checks exactly to the day after the expiry of three years whether there is still a further legitimate interest in storing the personal data; if this is not the case, it is deleted. If there are conflicting legal storage obligations, only the data required for fulfilment will subsequently be stored in a log file held for this purpose only.

2. Rights of persons concerned

Subject to the conditions, every person is entitled to the rights according to Art. 15- 22 GDPR.

Each concerned person has the right of access to IHD pursuant to Art 15 GDPR, the right of correction pursuant to Art 16 GDPR, the right of deletion pursuant to Art 17 GDPR and the right of limitation of processing pursuant to Art 18 GDPR. However, in accordance with Article 21 GDPR, the right of the concerned person to object can only relate to processing operations carried out on the legal basis of Article 6 I f GDPR.

In addition, it is possible to contact the supervisory authority responsible for IHD, the North Rhine-Westphalia state official for privacy protection and freedom of information (LDI NRW).