

Rights of legal entities

Right to be informed

In accordance with the ZCKR, the Bank of Slovenia ensures that a legal entity has the right to be informed of the processing of its own confidential data in the Data Exchange System via an online application (Moj SISBIZ).

The legal entity is allowed to **view and extract:**

- information as to whether confidential data in connection with the legal entity has been processed in the Data Exchange System;
- all data related to the legal entity that is being processed in the data exchange system, including information as to which member of the system submitted the data to the Data Exchange System;
- information as to when, on what basis and for what purpose a particular member of the system accessed the data in accordance with the ZCKR, unless the law explicitly prohibits the provision of this information.

Right to revise data

The legal entity may exercise the right to supplement, revise or delete confidential data related to the legal entity that is being processed in the Data Exchange System via written request submitted on the “*Request by legal entity for the revision of data in SISBIZ*” form.

The request is submitted through the member of the system that reported the erroneous data in the Data Exchange System, with the administrator, or via Moj SISBIZ online application.

Member of the system informs the legal entity within 20 business days whether the request is justified or not.

If the request is justified, the member of the system is required to supplement, revise or delete the data within five business days.

Moj SISBIZ

Moj SISBIZ is an online application that allows legal entities to view their own data that is collected and processed in the SISBIZ system.

The online application enables:

- the viewing of a legal entity’s own data;
- the data report in pdf format;
- the information on inquiries (by whom, when and for what purpose data related to the legal entity was viewed);
- the submission of a complaint.

A fee for the use of the Moj SISBIZ is paid through online application in accordance with the applicable the Data Exchange System Tariff.

Access to the Moj SISBIZ application

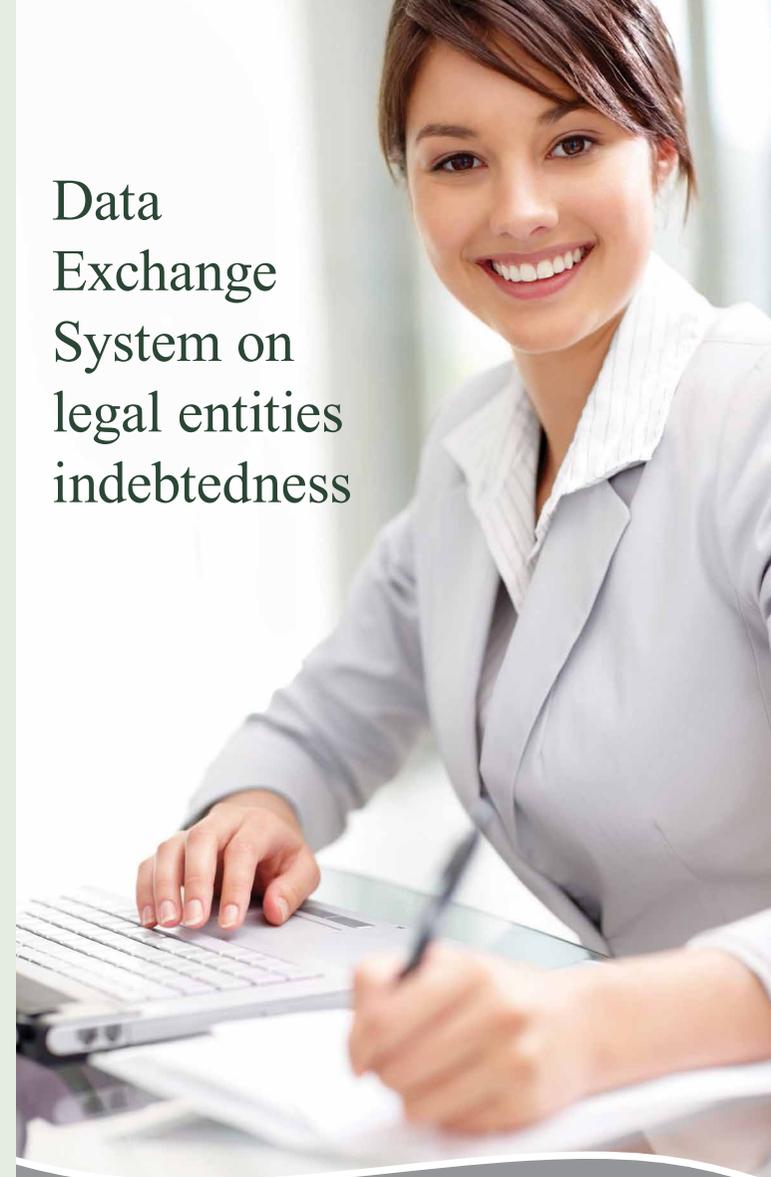
The use of the Moj SISBIZ online application is restricted to registered users at the legal entity (i.e. its authorised users). The procedure for accessing the Moj SISBIZ application by the legal entity is as follows:

- registration of the qualified digital certificate via the administrator’s online application, and submission of the printed form of the registered digital certificate by mail to the following address: Banka Slovenije, Centralni kreditni register, Slovenska 35, 1505 Ljubljana;
- following receipt of the administrator’s email on the approval of the qualified digital certificate, the legal entity enters the Moj SISBIZ application, orders the relevant access package (pro-forma invoice) and makes payment; and
- following payment of the pro-forma invoice, the legal entity is granted access to all functionalities of the Moj SISBIZ application.

The administrator grants the legal entity’s authorised user access to the Moj SISBIZ application based on the written *authorisation of a third party to access Moj SISBIZ*, which must be certified by an administrative unit or notary.

More information on SISBIZ and Moj SISBIZ is available online at www.bsi.si/financna-stabilnost/centralni-kreditni-register.

Data Exchange System on legal entities indebtedness



sisbiz

CENTRALNI KREDITNI REGISTER

Data Exchange System on legal entities indebtedness

SISBIZ is an information system for the exchange of data and information on the indebtedness of legal entities.

Members of the system are granted access to individualised data on the indebtedness of a particular legal entity. The system was established for the purpose of effective credit assessment and credit risk management, the encouragement of policies and measures for responsible lending and sustainable borrowing, and the prevention of over indebtedness on the part of legal entities.

Legal basis

The legal basis for collecting and processing data and information on the indebtedness of legal entities is defined in the Central Credit Register Act (the ZCKR) and the other relevant implementing regulation.

Data in SISBIZ

The SISBIZ Data Exchange System includes data relating to actual and potential indebtedness related to contractual obligations of legal entities. The data in the SISBIZ system is merely additional information in the determination of the indebtedness and creditworthiness of legal entities.

The following data and information is processed and exchanged in the SISBIZ system:

Data on the borrower (legal entity)

- the business name and address of the legal entity, or the name or business name and address of the entrepreneur, or private individual pursuing registered business activities;
- the legal entity's tax number;
- the registration number, if the legal entity is entered in the Business Register of Slovenia in accordance with the law governing the business register, or the unique identification code of a non-resident legal entity from the register of non-resident legal entities;
- information about bankruptcy, compulsory composition or other insolvency proceedings being conducted against the legal entity in accordance with the law governing financial operations, insolvency proceedings and compulsory dissolution proceedings;
- other information about the legal entity administered in the Business Register of Slovenia, the register of non-resident legal entities or other official records and registers in Slovenia.

Data related to the indebtedness of legal entities taking into account credit transactions with other legal entities, as follows

- the type of business transaction, the date of conclusion of the transaction or issuance of the financial instrument, and the maturity date;
- the amount of outstanding liabilities from the credit operation or other exposure;
- the collateral provided for the liabilities from the credit operation;
- the amount of the undrawn portion of the approved credit;
- delays related to the fulfilment of borrower's obligations.

Time of storage of data: four years after the fulfilment of the borrower's obligations.

Other data and information related to credit operations of legal entities for the purpose of credit risk management and the fulfilment of prudential requirements for banks in accordance with Regulation (EU) No 575/2013

- exposure to legal entities by type of financial instrument, including other exposures;
- forbore exposures;
- the performance or non-performance of the exposure; and
- the classification of the exposure in accordance with the regulations on the assessment of credit risk losses; and other exposures.

Time of storage of data: four years after the extinction of related obligations.

Access to data

The data in the system is confidential, for which reason access to the SISBIZ system is granted solely to members and to persons authorised by a member of the SISBIZ system by means of a digital certificate from a qualified issuer.

Any access to data is recorded and monitored by means of an authenticated and comprehensive audit trail, which is stored in such a manner to allow for the subsequent determination of when particular data was viewed or extracted, including information on which member of the system submitted the data and to whom it was forwarded for viewing.

Inquiring of data is allowed in the following cases:

- an assessment of the creditworthiness of a borrower and the credit risk that the completion of a particular credit operation would be incurred by a member or that has been incurred in conjunction with the execution of a credit operation;
- complaints, recoveries and audits; and
- data updating in Data Exchange System.