

CREDIT BROKER

SUPERVISORY ENTITY

Banco de Portugal

**INTERMEDIATE CREDIT
CATEGORY:**

Vinculado

**REGISTRATION NUMBER WITH
BANCO DE PORTUGAL:**

0007407

CONSULTATION AT: Portal do Cliente
Bancário - <https://www.bportugal.pt/intermediarios-credito/>

TYPE OF AUTHORIZED SERVICES:

Presentation or proposal of consumer credit agreements.
Assistance to consumers, by carrying out preparatory acts or other pre-contractual management work in relation to credit agreements.
which have not been presented or proposed by you (consulta em Portal Cliente Bancário - <https://www.bportugal.pt/intermediarios-credito/>)

LIABILITY INSURANCE:

Hiscox S.A. - Sucursal em Portugal 2537256
válido até 30-06-2026

Hiscox S.A. - Sucursal em Portugal 2537253
válido até 30-06-2026

DISPUTE RESOLUTION METHODS:

Centro de Arbitragem da Universidade
Autónoma de Lisboa

Centro Nacional de Informação e Arbitragem de
Conflitos de Consumo.

SOCIAL DENOMINATION

FINSCORE LDA

CONTACTS

964118216

CREDIT AGREEMENTS COVERED

CRÉDITO HABITAÇÃO

CRÉDITO AOS CONSUMIDORES

BANKS:

NOVO BANCO SA

BANCO BPI SA

BANCO SANTANDER SA

CAIXA GERAL DE DEPÓSITOS SA

BANCO CTT SA

UNION DE CRÉDITOS IMOBILIARIOS

ABANCA Portugal, S.A

BANKINTER

CREDIT INTERMEDIARIES ARE PROHIBITED:

Receive or deliver any related amounts with the formation, execution and early fulfillment of credit agreements, in accordance with article 46º do Decreto- Lei 81-C de 07 de Julho de 2017

1) Apresentação Reclamações

a) De acordo com artº54 do Decreto-Lei 81-C/2017 o consumidor tem à sua disposição livro de reclamações.

b) O Consumidor pode ainda reclamar junto do Banco de Portugal em

<https://cliente bancario.bportugal.pt/pt-pt/formulario-nova-reclamacao>

PERSONAL DATA PROTECTION

The FINSCORE LDA henceforward referred to as the Credit Broker, respects your privacy and values the relationship it maintains with its customers.

This information is intended to make known how the Credit Broker handles the personal data of its customers and guarantees their privacy in the development and performance of its activities.

The Credit Broker acts as the person in charge of the processing of your personal data, according to the terms stipulated on the General Data Protection Regulation (Regulation no (UE) 2016/679 of the European Parliament and Council, from April 27 th 2016), considering that it collects and analyzes the personal data of its customers for the development and execution of the proposed financial mediation activity.

The Credit Broker will only process your personal data for the strict purpose for which you request its intermediation (Credit procedures), not using your personal data and documentation for other purposes.

In this context, and so that the Credit Broker can present you with the best proposals and the most appropriate solution for your needs. You will have to communicate your personal data to one or more Banking Institutions such as (Banco BPI (www.bancobpi.pt), Banco CTT (www.bancoctt.pt), Bankinter (www.bankinter.pt), Caixa Geral de Depósitos (www.cgd.pt), ABANCA (www.abanca.pt), Novo Banco (www.novobanco.pt), Santander Totta (www.santander.pt) e UCI (www.uci.pt) headquartered within national territory, of which I am a Credit Broker of, (henceforward Partner Banking Institutions), namely its identification data, biographical, contact, financial and education and employment.

This communication of personal data to Partner Banking Institutions has the following purposes:

- a) Presentation or proposal of consumer credit agreements;
- b) Intermediation of credit with its Partner Banking Institutions;
- c) Assistance to consumers, by carrying out preparatory acts or other pre-contractual management work in relation to credit agreements that they have not presented or proposed;
- d) Signing of credit agreements with consumers on behalf of creditors (if applicable).

Under the terms of the General Regulation on Data Protection, Customers, as holders of personal data, may also exercise their rights of access, rectification and erasure, with the Partner Banking Institutions with which the Credit Broker shared your personal data with.

If you wish to do so, you must address your request to the Data Protection Officer (EPO/DPO) of the targeted Banking Institution or through any other channel made available by it for this purpose.

Customers, as holders of personal data, also have the right to file complaints with the National Data Protection Commission.

For more information on how the Credit Broker handles your personal data, you can consult our Privacy Policy available at (insert website address).

DECLARATION

1º Declarant:

(Name) _____

BI/CC/Passport n.º _____ valid until ____/____/____

Tax Number (NIF) _____

Telephone _____

E-mail _____

Declare that I was previously informed of the communication of my personal data by FINSCORE to the Partner Banking Institutions of which he/she is associated with.

2º Declarant:

(Name) _____

BI/CC/Passport n.º _____ valid until ____/____/____

Tax Number (NIF) _____

Telephone _____

E-mail _____

Declare that I was previously informed of the communication of my personal data by FINSCORE to the Partner Banking Institutions of which he/she is associated with.

I (we) authorize that the Partner Banking Institutions partnered with the Credit Broker, to process my (our) personal data, as well as the other documents delivered for the purpose of supporting this grant application credit, so that they can carry out a prior analysis, assessment and decision-making on my (our) credit application.

☐ I(we) authorize

☐ I(we) do not authorize

I(we) authorize the Partner Banking Institutions partnered with the Credit Broker, to consult my (our) responsibilities in the Credit Responsibilities Central (CRC) at Banco de Portugal, for the purposes of solvency analysis.

☐ I(we) authorize

☐ I(we) do not authorize

I (we) authorize the Partner Banking Institutions partnered with the Credit Broker, to exchange all the necessary information with them for the specific purpose of intermediating my credit request, including the decision that may be taken by the Bank on the credit proposal in question to be presented to me through the Credit Broker.

☐ I(we) authorize

☐ I(we) do not authorize

The Declarant(s) have the right to withdraw these consents through the means indicated in the information above on Personal Data Protection for the exercise of their rights, without this compromising the lawfulness of the treatment carried out until then.

The Personal Data Protection information and the Declaration compose a single document. By signing the declaration, the declarant(s) is(are) certifying their knowledge and agreement with the information provided in this document, as well as declare(s) for the due effects, that they contract with Finscore the provision of the credit intermediary service, waiving any other credit broker.

Date: _____, _____, _____

Signature: _____

Signature: _____