

29 August 2023

Privacy policy, Rural credits customer register

1. Controller	<p>Name State Treasury</p> <p>Address Sörnäisten rantatie 13, P.O. Box 14, FI-00054 State Treasury</p> <p>Other contact details (e.g., tel. no. during office hours, email address) tel. +358 (0)295 50 2000, registry(at)statetreasury.fi</p>
2. Data protection officer and contact person in matters related to the register	<p>Data protection officer Heikki Kangas, tel. +358 (0)295 502 156, tietosuojavastaava(at)valtiokonttori.fi</p> <p>Contact person in matters related to the register Mirkka Luoma, tel. + 358 (0)295 502 515, mirkka.luoma(at)valtiokonttori.fi</p>
3. Register name	Rural credits customer register
4. Legal basis and purpose for processing of personal data	<p>Under Section 2, Subsection 1, Paragraph 1 of the Act on the State Treasury (1991/305), the State Treasury is responsible for arranging loan servicing for government agencies and institutions. According to the rules of procedure of the State Treasury, the task is assigned to the Finance Division, and the division has assigned it to Lending.</p> <p>The processing of personal data in the Rural Credits group of the State Treasury is based on Article 6(1) (b;c;e) of EU's General Data Protection Regulation. The collection, processing and disclosure of data is necessary for the performance of the State Treasury's statutory obligations. With the help of the collected data, the State Treasury manages its statutory obligations related loans granted by the government.</p> <p>The State Treasury uses the collected data to manage government loans and recoverable costs. The State Treasury is responsible for measures following loan decisions or recovery decisions, including loan and cost recovery and guarantee management.</p> <p>Loans and recoverable costs in the rural sector are granted by the following parties:</p> <ul style="list-style-type: none"> - Environmental centres - Forestry centres - National Land Survey of Finland - Centres for Economic Development, Transport and the Environment (ELY Centres) <p>The collected data ensure that the customer's data are always up to date. Personal data are used in different stages of loan servicing, such as invoicing and collecting the loan and making decisions related to the loan. Decisions related to the loan are made both on the customer's application and in internal decisions concerning the servicing of the loan by the State Treasury. The data also help to identify the customer in a customer service situation. The data are also used to test loan servicing systems. In this case, the aim is to ensure that the customer's data are transferred to the systems without errors and that they remain consistent and accurate.</p> <p>These data can also be used to provide customer satisfaction surveys.</p>



5. Information content of the register	<p>The register contains information on borrowers, loan managers or guardians and other legal representatives.</p> <p>Only the necessary information is collected on the above-mentioned persons. It may include their name, date of birth or personal identity code / business ID, contact details, municipality of residence, non-disclosure for personal safety or non-disclosure of personal information, language, status (deceased, under guardianship or bankrupt), information related to debtor status, loan payment information, payment default entries and follow-up data from Suomen asiakastieto Oy.</p> <p>If necessary, the customer may be asked to provide different reports of estates and their shareholders. Additionally, different types of reports of the customer's financial and health status may be requested insofar as they are necessary for processing statutory payment relief applications.</p>
6. Ordinary information sources	<p>In most cases, personal data are collected from the data subject themselves. The party collecting the data may be the State Treasury or another party related to the process, such as the lending agency or the National Land Survey of Finland or the ELY Centre managing a project related to a property. The data are collected when establishing a customer relationship, but sometimes additional information is needed later. It will be requested separately from the customer.</p> <p>Personal data can also be collected from other external sources, such as the Population Information System, the National Land Survey of Finland, the Tax Administration's register, the Business Information System and Suomen asiakastieto Oy, as well as debt recovery authorities and courts.</p>
7. Regular disclosures of data	<p>Data may be disclosed to other authorities and partners to the extent required by law.</p> <p>The partners include loan providers and owners of funds lent, which include the National Land Survey of Finland, the Finnish Food Authority, Finnish Environment Institute, ELY Centres, ministries and the Development Fund for Agriculture and Forestry.</p> <p>Data may also be disclosed to other authorities, such as the Finnish Tax Administration and Statistics Finland, if this is required by law. The disclosure of data is based on the performance of statutory obligations, and data is only disclosed to the extent necessary.</p> <p>Data may also be seen by application suppliers in a contractual relationship with the State in situations where the application supplier must rectify a fault situation in the information system used for processing the data or where changes to the information system are tested.</p>
8. Regular disclosures of personal data or transfer of data to outside the EU or the EEA	<p>Information is not disclosed or transferred to recipients outside the EU or EEA.</p>



9. Principles for register protection	<p>The State Treasury takes data protection issues into consideration in all its activities. The State Treasury has defined data protection principles that describe the processes followed by the State Treasury when processing personal data. The data protection principles are updated regularly.</p> <p>Personal data are protected by both technical means and procedures related to the organisation, administration and procedures. These measures protect data against loss, misuse and destruction and against unauthorised use or disclosure.</p> <p>The data are processed in locked physical facilities and electronic systems that can only be accessed by State Treasury personnel. All employees of the State Treasury have an obligation of secrecy based on their official position or employment relationship. The processing of data is only permitted for persons whose duties involve the processing of personal data at any given time. All employees have been security cleared. Application suppliers and service providers that have a contractual relationship with the State Treasury are also bound by secrecy provisions.</p> <p>The State Treasury's systems are protected, and user rights are defined individually for each employee. Personnel can only view personal data to which they have been granted access rights.</p> <p>A procedure for identifying a customer is followed to ensure that data are not disclosed to persons who do not have rights to them. The State Treasury has issued guidelines on sending documents and identifying the party concerned. As a rule, customer identification takes place in an electronic signature system in which the customer uses online banking IDs, or another means of strong identification. When signing documents, the customer can also be identified with an identity document, or another means of strong identification. As a rule, decisions and other documents are delivered by post.</p>
10. Data storage period/ criteria for determining storage period	<p>The retention periods for contracts and other documents are specified in the State Treasury's archive formation plan and records management plan. The data will be stored for 10 years after the end of the customer relationship. The data will be deleted from the register after the deadline.</p>
11. Information on automated decision-making	<p>The State Treasury does not make automatic decisions related to rural credits.</p>
12. Right of access	<p>The data subject has the right to access their data in the register. The request must be submitted in writing either by e-mail or by post. In their access request, the data subject must present the identification information needed to find the data according to these instructions. Requests should be sent to the State Treasury's registry office:</p> <p>E-mail: kirjaamo(at)valtiokonttori.fi Postal address: Sörnäisten rantatie 13, P.O. Box 14, FI-00054 State Treasury</p> <p>In the event that the data subject has exercised their right of access less than one year ago, the State Treasury may collect a fee based on the administrative costs caused by the provision of the data.</p>
13. Rectification of data	<p>Data subjects are entitled to request corrections to any incorrect information the register may contain on them. Requests should be sent to the State Treasury's registry office as described in paragraph 12.</p> <p>If incorrect, unnecessary, incomplete or otherwise obsolete data is detected through inspection by personnel or automated inspection on one's own initiative, such information shall be corrected or deleted immediately.</p>



14. The right to object to processing of personal data	The State Treasury processes personal data in order to carry out its statutory duties, and the data subject does not have the right to object to the processing of their personal data.
15. Right to rectification or erasure or restriction of processing	<p>The data subject has the right to demand that the State Treasury rectify, without undue delay, inaccurate and incorrect personal data concerning the data subject according to Article 16 of the EU's General Data Protection Regulation.</p> <p>The State Treasury processes personal data in order to fulfil its statutory obligation, and the data subject is therefore not entitled to have their data deleted before the end of the storage period described in paragraph 10.</p> <p>The data subject has the right request a restriction on the processing of their personal data as specified in Article 18 of the Eu's General Data Protection Regulation. Requests should be sent to the State Treasury's registry office as described in paragraph 12.</p>
16. Right to lodge a complaint	<p>The data subject has the right to lodge a complaint with a supervisory authority if the data subject believes that their rights have been infringed by the actions of the controller.</p> <p>The supervisory authority is the Office of the Data Protection Ombudsman:</p> <p>E-mail: tietosuoja(at)om.fi</p> <p>Postal address: P.O. Box 800, FI-00531 Helsinki</p>
17. Other rights	Personal data is neither used nor disclosed for the purposes of direct advertising, distance marketing or other direct marketing, market and opinion research, registers of individuals, or genealogies.
18. Use of cookies	<p>The valtiokonttori.fi website uses cookies. For more information on the use of cookies, see paragraph 19 of the privacy policy of the valtiokonttori.fi website.</p> <p>Cookies are not used in systems related to the servicing of loans, guarantees and interest subsidies.</p>

