

Specific Privacy Statement

Development of secondary markets for non-performing loans and distressed assets and protection of secured creditors from borrowers' default referred as "consultation" in the text

1. OBJECTIVE

The objective of this consultation is to receive the views of stakeholders or people concerned by the topic of the consultation and potentially to publish them on the Internet, under the responsibility of the Head of Unit Peter GRASMANN, Directorate-General for Financial Stability, Financial Services and Capital Markets Union (FISMA), acting as the Controller.

As this online service collects and further processes personal data, Regulation (EC) 45/2001, of the European Parliament and of the Council of 18 December 2000 on the protection of individuals with regard to the processing of personal data by the Community institutions and bodies and on the free movement of such data, is applicable.

2. WHAT PERSONAL INFORMATION DO WE COLLECT AND THROUGH WHICH TECHNICAL MEANS?

Identification Data

The personal data collected and further processed are data necessary for the participation in the consultation, such as name, surname and e-mail address of the contributors, including their views on the topics concerned.

The processing operations on personal data linked to the organisation and management of this consultation are necessary for the management and functioning of the Commission, as mandated by the Treaties, and more specifically in Article 5 of TEU, Article 13 TEU and Articles 244-250 TFEU, and in accordance with Article 1 and Article 11 of TEU.

Technical information

Your reply and personal data will be collected through the dedicated online consultation tool. In addition, your personal data along with the information you would provide through phone, e-mail or fax if you decide to contact the service responsible for the consultation (via the contact information below) to report a problem while completing this questionnaire or to request particular assistance will be collected only to the extent necessary to address your request.

The online consultation tool uses session "cookies" in order to ensure communication between the client and the server. Therefore, your browser must be configured to accept "cookies". However, it does not collect personal or confidential information of any kind, nor any IP address from your PC. The cookies disappear once the session has been terminated.

3. WHO HAS ACCESS TO YOUR INFORMATION AND TO WHOM IS IT DISCLOSED?

Received contributions, together with the identity of the contributor, will be published on the Internet, unless the contributor objects to publication of the personal data on the grounds that such publication would harm his or her legitimate interests. In this case the contribution will not be published but its content will, in principle, be taken into account. Any objections concerning publication of personal data should be sent to the service responsible for the consultation (see Contact information below).

Please also note that contributions to stakeholder consultations fall under the “Access to document provisions” of Regulation 1049/2001. If you wish to provide certain data confidentially, you may declare this with reference to Art. 4 (2) of [Regulation 1049/2001](#). Please specify which data are confidential and substantiate how far a disclosure would undermine the protection of your commercial interests or intellectual property rights. Please note that if access is requested, the application of Article 4(2) is subject to a case by case analysis of the appropriate substantiation of the request for confidentiality.

4. HOW DO WE PROTECT AND SAFEGUARD YOUR INFORMATION?

Your replies, together with your chosen language used for drafting the reply, are recorded in a secured and protected database hosted by the Data Centre of the European Commission, the operations of which abide by the Commission's security decisions and provisions established by the Directorate of Security for this kind of servers and services. The database is not accessible from outside the Commission. Inside the Commission the database can be accessed using a UserId/Password.

Access to the application is via a non-encrypted connection using the normal http protocol.

5. HOW CAN YOU VERIFY, MODIFY OR DELETE YOUR INFORMATION?

In case you want to verify which personal data is stored on your behalf by the responsible controller, have it modified, corrected or deleted, please contact the Controller by using the Contact Information below and **by explicitly specifying your request**.

6. HOW LONG DO WE KEEP YOUR DATA?

Your personal data will be part of a list of contact details shared internally amongst the staff of Commission for the purpose of contacting you in the future in the context of the Commission activities. If you do not agree with this, please contact the Controller by using the Contact Information below and by explicitly specifying your request.

7. CONTACT INFORMATION

In case you wish to verify which personal data is stored on your behalf by the responsible controller, have it modified, corrected, or deleted, or if you have questions regarding the consultation, or concerning any information processed in the context of the consultation, or on your rights, feel free to contact the support team, operating under the responsibility of the Controller, using the following contact information:

Unit: DG FISMA E1 – EU/Euro area financial system

Email address: fisma-non-performing-loans@ec.europa.eu

8. RECOURSE

Complaints, in case of conflict, can be addressed to the [European Data Protection Supervisor](#).