

Moj SISBON

Fast and simple viewing of your own personal data

Moj SISBON online app

Moj SISBON is an online app that allows individuals to view the data held on them in the SISBON system.

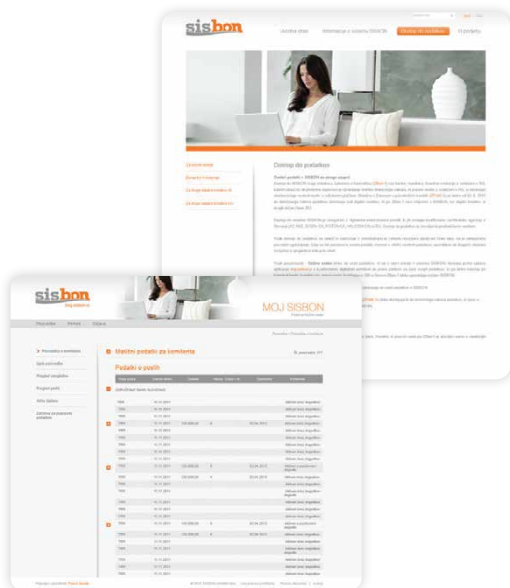
Moj SISBON allows you to:

- view your own data free-of-charge
- view information on enquiries (to see who has viewed your data, and when)
- submit complaints
- obtain a customer report in pdf format (for a fee)

You can access the Moj SISBON online app via the <https://sisbon.si> portal, or directly at <https://moj.sisbon.si/moj/>.

To use the Moj SISBON online app you need:

- a personal computer with internet access
- a digital certificate issued by one of the qualified certificate issuers in Slovenia (AC NLB, Halcom CA FO, SIGEN-CA or POSTA@CA)
- a browser (most browsers are supported by the app).

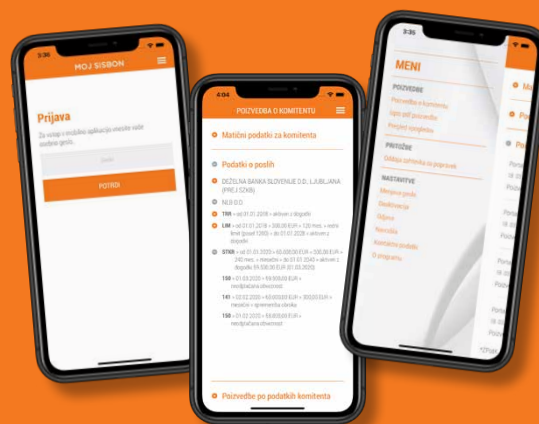


Moj SISBON mobile app

The Moj SISBON mobile app allows individuals to view their data on a smartphone or tablet, with the same functionality as the Moj SISBON online app.

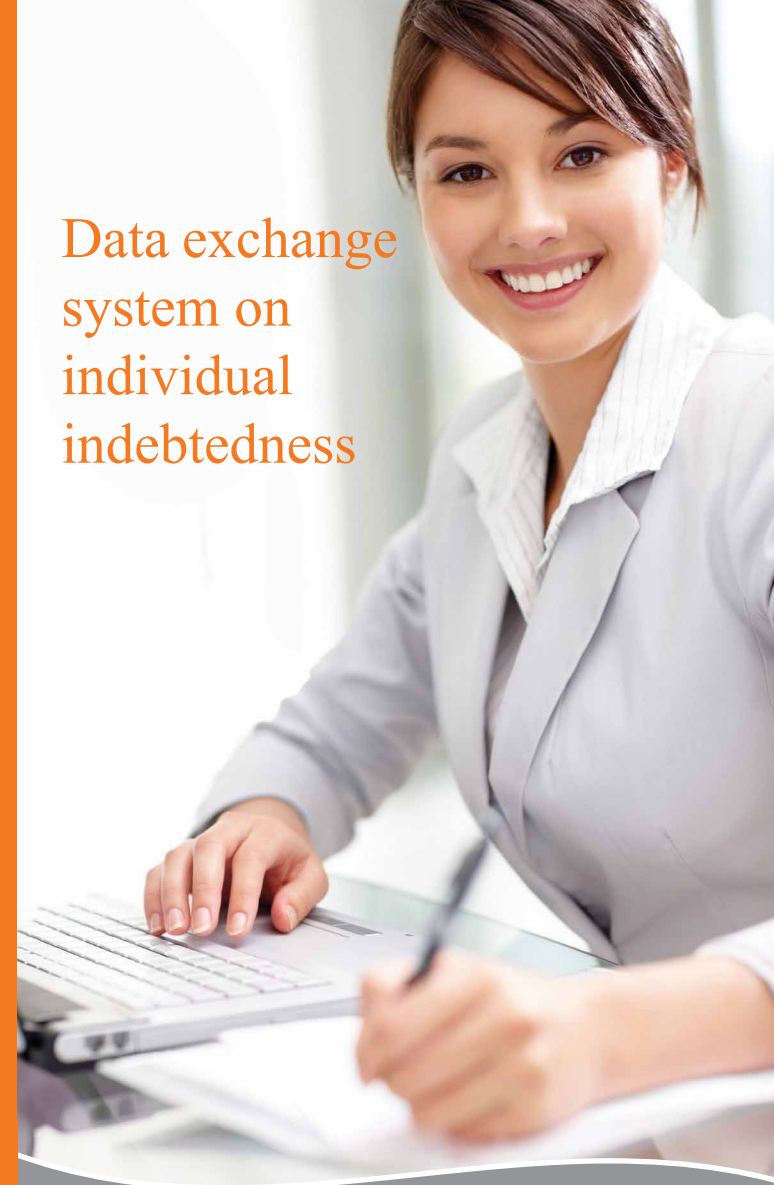
To use the Moj SISBON mobile app:

- download the app from Google Play (Android) or the App Store (iOS), and install it on a mobile device
- activate the mobile app via the Moj SISBON online app, where you register with a qualified digital certificate under the general terms and conditions for using the Moj SISBON mobile app



© march 2021

Data exchange system on individual indebtedness



sisbon
CENTRALNI KREDITNI REGISTER

BANKA SLOVENIJE
EVROSISTEM

SISBON

Data exchange system on individual indebtedness

SISBON is an information system for exchanging data on the indebtedness of individuals, and has been created to help Banka Slovenije exercise its powers and tasks (particularly in the areas of monetary policy, financial stability, macroprudential supervision and risk management¹).

SISBON is also designed to help banks and other creditors manage their credit risk, and to ensure responsible financing and to prevent over-indebtedness. The data in SISBON is merely supplementary information to aid in credit assessment and credit monitoring for individuals.

Legal basis, system operation and data management

The legal basis for collecting and processing data and information on individual indebtedness is defined in the Central Credit Register Act (the ZCKR).

The SISBON system is managed by Banka Slovenije. Data protection in SISBON is ensured in accordance with the ZCKR and relevant data protection regulations.

Data in the system may be accessed by SISBON members, who submit data to the system in accordance with the ZCKR. They are responsible for the accuracy and correctness of the data, and for making revisions of erroneous data according to the ZCKR and data protection regulations. Other creditors may also access a limited dataset in accordance with the ZCKR.

Other eligible parties (government bodies and holders of public authorisations in Slovenia) also have access to data in the SISBON system, when the legislation in their sector expressly stipulates that they should be able to obtain data from the SISBON system.

¹The list of members and other creditors is available online at sisbon.si.

Data held in SISBON

Data on the borrower (individuals):

name, date and place of birth, address, tax identification number, information on personal bankruptcy.

Data storage time: four years after the expiry of the obligations from the credit operation, or four years after the completion of personal bankruptcy proceedings.

Credit operations data:

current accounts (overdraft approvals, account blocks, restrictions of use and outstanding debt), overdrafts, loans, finance leasing, charge cards, credit cards, instalment purchase cards, sureties, transactions taken over from business entities, payment instruments, recoveries, and tax, administrative and judicial enforcements.

Data storage time: four years after the expiry of the obligations from the credit or collateral operation, or four years after the completion of the tax, administrative or judicial enforcement proceedings.

Data and other information related to credit operations:

the data discloses the current status of the individual transaction, and describes individual actions that have occurred during the transaction, as stipulated by the version of the ZCKR applicable at the time.

Data storage time: four years after the expiry of the obligations from the credit or collateral operation.

Access to data

Data in SISBON is confidential, and is treated as personal data in accordance with data protection regulations. Access to data is recorded and monitored, and is only granted by members and other creditors in accordance with the ZCKR to authorised persons who identify themselves by means of a digital certificate issued by a qualified certificate issuer in Slovenia.

Data enquiries are allowed in the following cases:

- assessing the borrower's creditworthiness, and the credit risk that the conclusion of a particular credit operation would incur for the member or credit provider in question, or that has been incurred in connection with the execution of a credit operation
- undertaking recovery
- resolving complaints
- auditing
- updating data in the SISBON system

Other creditors that are not SISBON members may only access a limited dataset in SISBON, namely:

the amount of outstanding liabilities from a credit operation; the amount of liabilities with whose payment the consumer is in arrears; the amount of outstanding liabilities in connection with which judicial or tax enforcement is being executed at a bank; and the amount of the outstanding liabilities for which a bank has initiated recovery proceedings, including information on the restriction of use or disablement of a payment account for reason of recovery and on the removal of restrictions.

Rights of the individual

Right to be informed

In accordance with the personal data protection regulations, the individual has the right to request a customer report of his/her data, thereby viewing all personal data relating to him/her in the SISBON system, including information on who submitted the data, and by whom, when and for what purposes it has been viewed.

The individual may issue a data request in person with any SISBON member or with Banka Slovenije by completing the *Request for SISBON customer report* and submitting it in person to any SISBON member or Banka Slovenije. A copy of the data is sent to the address stated by the individual by registered post, or is downloaded by the individual in pdf format via the dedicated website.

Right to revise data

An individual who finds errors in his/her data being combined and exchanged via the SISBON system may issue a request in person for its deletion or revision with the SISBON member that submitted the data to the system, by completing the *Request to revise personal data in SISBON*. The individual may also submit the request to revise data with the Banka Slovenije mail room.

If the individual's request is justified, the SISBON member is required to delete, supplement or revise the data without unnecessary delay, i.e. within ten business days of receiving the request, and to notify the individual accordingly in writing. The same deadline applies to informing the individual of any reasons for the revision not being made.