

Information on Lending arrangement with Partner Lenders

relevant for Business Customers that apply for Partner-Credit through Vivid Platform

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1. General

- 1.1. Vivid may offer to Business Customers the opportunity to submit their loan request to Partner Lenders of Vivid connected to the Vivid Web.
- 1.2. Vivid is not involved with granting of the credit itself or the decisioning about any acceptance. The Partner Lenders are partner companies of Vivid. Vivid solely offers an easy access to these third party products and is not responsible for them.

2. Selection of Partner Lenders

Banxware

- company name and address: Banxware GmbH, Invalidenstr. 117, 10115 Berlin, and Banxware Sales GmbH, Reinhardtstr. 47, 10117 Berlin, Germany
- T&C <https://docs.banxware.io/legal/terms-of-service?locale=en&country=deu>
- Privacy <https://docs.banxware.io/legal/privacy-policy?locale=en&country=deu> Policy

3. Information shared with Partner Lenders

Vivid may share with the Partner Lender the following information, for the sole purpose of enabling an easy onboarding and background check with the Partner Lender, and for the decisioning in context of recovering unpaid loans:

Business Information about the Customer

- name - company name, business name
- phone number - applicant phone number
- address - company/business address
- legal form (e.g. eK, GmbH)
- IBAN of the main account on Vivid
- Registration Number
- Country Of Registration
- Date of incorporation or foundation
- industry
- industry group (category of the customer's industry)
- website
- number of employees
- tax number
- information about past transactions on Vivid

Information about owners of the Customer

- Salutation
- E-mail
- first name
- last name
- date of birth
- nationality
- tax number
- UBO - information whether this specific owner is UBO (ultimate beneficial owner)
- equity -share of the ownership
- legal representative - information whether this specific owner is a legal representative
- address

Other information stored on Vivid in connection with its products (payment accounts, transactions, or information by Vivid Money BV on its investments), to the extent required for the credit application decisioning or decisioning in context of recovering unpaid loans by the Partner Lender.

The information is shared one-time at application up to the time of payout of the loan through the Vivid Account.

When the Customer closes their account with Vivid, Vivid will also inform the Partner Lender of this fact. This applies only in cases Customers have successfully onboarded to the Partner Lender.
