



INFORMATION DUTY
DECREE-LAW NO. 81-C/2017 OF 7 JULY

L.V.M., LDA. is a company with its registered office / professional address at Estrada de Paço de Arcos No. 6E, 2770-129 Paço de Arcos, Portugal, which carries out credit intermediation activity on an ancillary basis, in accordance with Decree-Law No. 81-C/2017 of 7 July, and is registered with Banco de Portugal under No. 0007653. In order to comply with its information duty, it provides the following:

Registration number: 0007653 and Member State where it carries out activity: Portugal

Category in which it carries out credit intermediation activity: Ancillary credit intermediary

Identification of the lenders or groups with which it has a tied agreement:

- COFIDIS
- BANCO CREDIBOM, SA

Credit agreements covered: Consumer credit

Advisory services: Yes

Available credit intermediation services:

- Presentation and/or proposal of credit agreements to consumers.
- Assistance to consumers by carrying out preparatory acts or other pre-contractual management work relating to credit agreements that have not been presented or proposed by it.
- Conclusion of credit agreements with consumers on behalf of the lenders.

Resolution of Complaints and Disputes:

L.V.M., Lda. has a Complaints Book in physical format, where applicable, and in electronic format through the official Electronic Complaints Book platform. Complaints relating to credit intermediation activity are assessed by the competent supervisory authority, Banco de Portugal.

Without prejudice to recourse to the judicial courts, the consumer may also resort to an alternative consumer dispute resolution entity, namely CNIACC - National Centre for Information and Arbitration of Consumer Conflicts.

Legal Information:

The activity of L.V.M., Lda., as a credit intermediary, is subject to the supervision of Banco de Portugal. The registration of the credit intermediary can be consulted on Banco de Portugal's Banking Customer Portal at bportugal.pt/intermediariocreditofar/lvm-lda.

The credit intermediary is prohibited from receiving or delivering any amounts relating to the formation, execution and early performance of credit agreements, under Article 46 of the legal framework for credit intermediaries, approved by Decree-Law No. 81-C/2017 of 7 July.

IDENTIFICATION AND CONTACT DETAILS

- Address: Estrada de Paço de Arcos No. 6E, 2770-129 Paço de Arcos, Portugal
- Contacts: +351 215 865 533 / lvm@grupokcapital.pt Website: www.lvmotors.pt
- Technical Manager: Elsa Filipa Araújo de Sousa
- Member of management: Luís Miguel da Rocha Barros de Moraes Vieira
- Data Protection / Contact: dpo@lvmotors.pt
- Civil Liability Insurance: Companhia de Seguros Allianz Portugal, S.A. - Policy 206929250
- Valid from 2026-06-28 to 2027-06-28
- Supervisory Authority: Banco de Portugal
- Complaints: www.livroreclamacoes.pt and Banco de Portugal

PRIVACY AND DATA PROTECTION POLICY

OF THE CREDIT INTERMEDIARY

L.V.M., LDA. is a company that carries out motor vehicle sales and ancillary credit intermediation activities, and is committed to protecting the personal data of all persons who request its services, so that such data is processed in accordance with the General Data Protection Regulation.



In this context, it has prepared this protection policy, which demonstrates its commitment to complying with all rules relating to the protection of personal data. Our policy is intended to inform our customers of the general rules for the processing of their personal data, in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 (known as the "GDPR").

For this purpose, L.V.M. has implemented all technical and organisational measures to comply with the GDPR and to ensure that the data processing it carries out observes the principles of fairness, lawfulness, transparency and, in particular, the purpose that authorises the use of such personal data. These technical and organisational measures are intended to protect the personal data processed against any form of attack, including disclosure, loss, misuse, alteration, processing or unauthorised access, as well as against any other form of unlawful processing.

In accordance with the Regulation in force, personal data means any information of a personal nature, including images, that makes a person identified or identifiable. Such identification may be direct or indirect and relates to name, identification numbers, physical and electronic location data and any type of facial recognition technology for authentication and remote identification purposes. In addition, it includes any elements that may relate to a person's physical, genetic, economic, cultural or social identity.

Whenever a set of acts may be carried out using personal data, even by automated means, such acts constitute processing of personal data. Processing of personal data includes collection, recording, photocopying, storage, transmission, organisation, use and even erasure or destruction.

The personal data collected may be processed electronically and in automated or non-automated form, ensuring, in all cases, strict compliance with personal data protection legislation. The data is stored in specific databases created for this purpose and, under no circumstances, will the data collected be used for any purpose other than that for which it was collected or for which consent was given by the data subject. To protect such data, the company is committed to ensuring full protection and security and has adopted measures to ensure the confidentiality, accuracy and integrity of such data, as well as all rights that must be safeguarded in relation to the data subjects.

If, for the exercise of its corporate purposes, L.V.M. needs to process your personal data, it will be the controller of such data and may only process it for a specific, previously defined and expressly authorised purpose, always within the scope of the activities it carries out and for no other purpose.

Whenever you need any information about the processing of your data in relation to the services provided by L.V.M., you may contact the company through the following means: lvmm@grupokcapital.pt or by post to Estrada de Paço de Arcos No. 6E, 2770-129 Paço de Arcos, Portugal, for the attention of the Data Protection Officer.

Consent for the processing of data may be withdrawn at any time, without affecting the lawfulness of the processing carried out on the basis of the consent previously given. L.V.M. collects your personal data for the purpose of carrying out credit intermediation of interest to you and through this website, ensuring, whenever necessary, the prior consent of the data subject.

Some personal data is indispensable for the performance of credit intermediation or motor vehicle sales services and, if such data is missing or insufficient, L.V.M. will not be able to provide the service in question.

L.V.M. may also communicate your personal data for the purpose of providing the services made available through its activities, in particular to financial partners, and may also do so for the purpose of complying with legal obligations, namely to police, judicial, tax and regulatory authorities.

Personal data may also be processed for the purpose of complying with legal obligations and for the investigation and prosecution of serious crimes. In general, however, the personal data collected has the purpose of and is intended for the provision of credit intermediation services and the management of the contractual relationship between our customers and financial partners, as well as adapting services to the needs of those interested in credit or motor vehicle sales.

The provision of certain services by L.V.M. may necessarily involve the transfer of your data to financial entities that grant credit. In such cases, L.V.M. will strictly comply with the applicable legal provisions concerning the protection of personal data and the requirements applicable to such transfers, including, whenever applicable, entering into the appropriate contractual instruments that guarantee and respect the legal requirements in force.

Such data may also be processed for the purpose of managing complaints and suggestions, and all such information will be stored and retained for the period of time necessary to fulfil the purpose for which the information received was processed.

As data subjects, individuals are ensured the right of access, rectification, updating, restriction and erasure of their personal data, under the terms previously indicated, in writing, by letter or email, directly to L.V.M.

For complaints, in addition to the contacts indicated, you may contact the supervisory authority directly, namely the Portuguese Data Protection Authority (CNPD), using the contact details made available by that authority.

DECLARATION OF READING, KNOWLEDGE AND ACCEPTANCE

By completing and submitting the form available on the lvmmotors.pt website, the data subject declares that he/she has read, understood and accepted the Information Duty, the Legal Information and the Privacy and Data Protection Policy of L.V.M., Lda.



L.V.M., LDA
INTERMEDIÇÃO DE CRÉDITO

LVMOTORS

Registo no Banco de Portugal sob o nº 0007653

This information was also made available by e-mail and, for internal record purposes, the authorisation and acceptance provided through the form are considered to be associated with the date of receipt of the relevant confirmation e-mail.

Submission of the form constitutes an express statement of knowledge and acceptance of the applicable conditions, as well as of the information made available regarding the processing of personal data.
