

PRIVACY NOTICE FOR JOB APPLICANTS

As part of any recruitment process, RiskCap International Limited and/or any of, its subsidiaries, forming part of the RiskCap group (referred to as “RiskCap” or “we”, “us”) having company registration number C 61368 and registered address at Floor 6, Airways House, Gaiety Lane Sliema, SLM1549, collects and processes personal data relating to *job applicants*. RiskCap is committed, in terms of Data protection legislation, to be transparent about how it collects and processes personal data and meeting its data protection obligations. This notice (Privacy Notice) applies to personal information relating to your application for employment with RiskCap held by RiskCap as data controller as described below. It explains what information we collect about you, how we’ll use that information, who we’ll share it with, the circumstances when we’ll share it and what steps we’ll take to make sure it stays private and secure. This Privacy Notice covers all aspects of your interaction with RiskCap in your capacity as an applicant, including recruitment and pre-employment screening and we may update this notice at any time. Wherever we’ve said ‘you’ or ‘your’, this means you or any person representing you and who engages with us on your behalf such as recruitment agents.

WHAT INFORMATION DOES RISKCAP COLLECT?

RiskCap collects a range of information about you. RiskCap may collect this information from different sources and in a variety of ways. For example, data might be contained in application forms, CVs or resumes, obtained from your passport or other identity documents, collected through interviews or other forms of assessment or gathered from publicly available sources such as the internet and social media. We may also collect personal data about you from third parties, such as references supplied by former employers or recruitment agencies.

The information that RiskCap collects about you includes:

- personal details such as your name, address and contact details, including email address and telephone number;
- details of your qualifications, skills, experience and employment history;
- information about your current level of remuneration, including benefit entitlements;
- information about your entitlement to work in Malta.

WHY AND HOW DOES RISKCAP PROCESS PERSONAL DATA?

We’ll only use your information where we have your consent, or we have another lawful reason for using it. These reasons include where we:

- need to pursue our legitimate interests (e.g., to manage the recruitment process in general, assess and confirm a candidate's suitability for employment and decide on whom to employ);
- need to process the information to comply with a legal obligation such as to check a successful applicant's eligibility to work;
- believe the use of your information as described is in the public interest (e.g. for the purpose of preventing or detecting crime or for equal opportunity monitoring and or reporting purposes).

RiskCap may also need to process data from job applicants to respond to and defend against legal claims. Should your application be successful, RiskCap will also need to process your data to enter into a contract with you.

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which

allows us to do so beforehand. Please note also that we may process your personal information without your knowledge or consent, where this is required or permitted by law.

RECORDING OUR INTERACTIONS WITH YOU

We may record details of your interactions with us such as our conversations over phone calls, face to face meetings, written correspondence, live chats, video chats and any other kinds of communication. We may use these recordings to train our people, manage risk and to make decisions on the outcome of your application. We may capture additional information about these interactions, such as telephone numbers that you call us from and email addresses that you use to correspond with us.

VETTING

We will request, collect and process your personal data as part of our vetting procedures. This will be in order to confirm your identity, employment history and relevant qualifications with respect to a role, to comply with the law and for our legitimate interests to be able to assess and manage our risk.

Vetting checks that we may perform include:

- a right to work check;
- verification of identity;
- a conduct check which may include a criminal check;
- a conflicts of interest check in relation to any former employment and any external directorships held;
- a media research check and a search on watch lists or database files provided by third parties, to vet against fraud, financial crime and money laundering;

WHO HAS ACCESS TO DATA?

Your information may be shared internally for the purposes of the recruitment exercise. This includes members of the HR and recruitment team, interviewers involved in the recruitment process, managers in the business area with a vacancy and IT staff if access to the data is necessary for the performance of their roles.

We may share your information with others where lawful to do so including where we or they:

- have a public or legal duty to do so, e.g. to assist with detecting and preventing fraud, tax evasion and financial crime;
- need to in connection with regulatory reporting, litigation or asserting or defending legal rights and interests;
- have a legitimate business reason for doing so, e.g. to manage risk, verify your identity or assess your suitability for roles; and
- have asked you for your permission to share it, and you've agreed.

We may share your information for these purposes with others including:

- other RiskCap group companies and any subcontractors, agents or service providers who work for us or provide services to us or other RiskCap group companies;
- any people or companies where required in connection with potential or actual corporate restructuring, merger, acquisition or takeover, including any transfer or potential transfer of any of our rights or duties;
- law enforcement, tax authorities, government, courts, dispute resolution bodies, our regulators, auditors and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- other parties involved in any disputes, grievances and investigations;
- anybody else that we've been instructed to share your information with by you.

HOW DOES RISKCAP PROTECT DATA?

RiskCap takes the security of your data seriously. Adequate and reliable internal policies and controls are in place to ensure that your data is not lost, accidentally destroyed, misused or disclosed, and is not accessed except by our employees in the proper performance of their duties.

FOR HOW LONG DOES RISKCAP KEEP DATA?

If your application for employment is unsuccessful, RiskCap will hold your data on file for 6 (six) months from receipt of your application. If you agree to allow RiskCap to keep your personal data on file for a longer period, we will hold your information for a further period of 6 (six) months, for consideration for future employment opportunities. At the end of that period, or once you withdraw your consent, your data is deleted or destroyed. After you submit your CV, we will ask your permission to hold your details, including your CV, for the full 12 months in order to be able to consider you for any other position within any of the RiskCap Group.

We may need to retain your information for a longer period where we need the information to comply with regulatory or legal requirements or where we need it for our legitimate purposes. If we don't need to retain information for this period of time, we may destroy, delete or anonymise it more promptly.

If your application for employment is successful, personal data gathered during the recruitment process will be transferred to your Human Resources file (electronic and paper based) and retained during your employment. In such cases, the periods for which your data will be held will be provided to you in our Staff Privacy Notice.

TRANSFERRING YOUR INFORMATION OVERSEAS

Your information may be transferred to and stored in locations outside the European Economic Area (EEA), including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests.

YOUR RIGHTS

As a data subject, you may have a number of rights and you may be entitled to:

- be informed in a clear manner on any personal data pertaining to you that may be processed by us; such information is being provided to you in this Privacy Notice;
- access and obtain a copy of your data on request;
- require RiskCap to change incorrect or incomplete data;
- require a copy of your personal data and/or have your personal data transmitted from RiskCap to another controller.
- require RiskCap to delete or stop processing your data, for example where the data is no longer necessary for the purposes of processing; and
- object to the processing of your data where RiskCap is relying on its legitimate interests as the legal ground for processing.

If you would like to exercise any of these rights, please e-mail at privacy@riskcap.com.

If you believe that RiskCap has not complied with your data protection rights, you can submit a complaint to the Data Protection Commissioner by email at idpc.info@idpc.org.mt or call at (+356) 2328 7100.

WHAT IF YOU DO NOT PROVIDE PERSONAL DATA?

You are under no statutory or contractual obligation to provide data to RiskCap during the recruitment process. However, if you do not provide the information, RiskCap may not be able to process your application properly or at all.