

## Your personal data

### **We handle your personal data carefully**

We take prudent care of the personal information we receive from you. We have taken technical as well as organizational measures to prevent unauthorized entities from accessing your data and information. All our employees have signed a confidentiality agreement as well.

### **How do we use your information?**

The information and data you send us, are being used to analyze your personal financial situation. Based on this analysis, we provide you with advice on which measures and or services you can take or acquire to achieved the desired state of financial security. This can regard the financial building of your retirement, covering certain risks with insurance or acquiring a loan or mortgage. Whilst compiling this advice as well as performing certain aspects from this advice, it is possible that we need to reach out to other providers, such as insurance companies, banks, consultation partners, legal experts, labour experts, and/or others who play an important role in achieving your desired state of financial security.

Regarding insurance companies and lenders (for example: banks), the information they require consists of details based on which they can decide whether or not they are willing to offer you a quotation for an insurance or loan and, if so, on what conditions. Regarding consulting partners and experts, the information they need consists of details based on which they can calculate, appraise or determine the value of a certain property or other possessions and valuables. Regarding labour experts, the information they need provide details of your contact information, based in which they contact you about applications for occupational disability and/ or unemployment insurance.

We solely provide the information we have received from you to others when this is necessary to complete (part of) what you have assigned us to do for you. We only give out this information when this is absolutely necessary to perform our tasks.

### **For how long do we keep your information?**

We only keep your information for as long as necessary to perform the tasks that you have asked us to do for you. We will destroy any personal information we have received from you to arrange an insurance, mortgage or loan applications within one year after you have sent them to us.

### **What are your rights?**

You are our client. This means you have the right to determine which data and information we will receive from you and which we do not. Besides this right, you have some other rights. We will summarize these for you down below:

- a) You are always allowed to ask us for an overview of the personal data and information we have collected from you. This overview will be provided to you without any additional charge.
- b) If you feel that any of your data have been administered into our systems incorrectly, you can ask us to correct this. We advise you to do so, should you encounter an error, since it is in our mutual best interest to work with correct information.
- c) If you wish for any information to be removed from our systems, you can ask us to do so. We will always comply to this request.
- d) We have stated above in which way we use the information you have provided to us. If you wish to limit the way we use your data and information in any way or at any time, for example, if you wish that your data and information is not shared with a specific provider or bank, you can ask us to do so. We will always comply to this request.

- e) If you wish, you can ask us to forward your information to a third party. This can be an accountant, a lawyer or a bank for example. After we have received your request, we will proceed with it as quickly as we can.
- f) If we receive any personal data or information about you from third parties, for example from your bank, accountant or lawyer, we will inform you about the source of our acquisition.

#### **What happens when you choose not to provide certain information or restrict our usage of certain information?**

Compiling a solid financial advice can be compared to making a puzzle. When we start, there are many separate pieces that are all piled up together. If we have all the pieces, we succeed in solving the puzzle and painting a complete picture of your situation and possibilities. If you choose not to provide certain pieces of information or restrict us in using certain pieces of information, we are dealing with an incomplete puzzle. This is not always a big problem in 'painting the picture', but we will need to point out that certain pieces are missing and the painted picture is not complete. This can have consequences when applying certain financial products. If we do not have a sufficient amount of information on which we can base our advice, we will tell you so. If this is the case, we cannot offer you a solid financial advice and we are unable to fulfil your request to do so and we will not continue our activities regarding this request.

#### **Complaints about the way we handle your personal information**

As is stated above, we try to handle your personal data and information with the utmost care and caution. If you have any questions about the way we use your information within our organisation, please do not hesitate to contact us. We will try our utmost best to answer your questions as thoroughly and quickly as possible. If you have any complaints about the way we handle your personal data and information, please contact our executive management staff. We guarantee we will handle your complaint with the highest urgency.

If you still feel we have not taken proper care of your personal data and information, you can file a complaint with the Autoriteit Persoonsgegevens (Dutch authority on the collection and usage of personal data and information) through: [www.autoriteitpersoonsgegevens.nl](http://www.autoriteitpersoonsgegevens.nl)