



PRIVACY

statement



We respect your privacy and will do everything possible to protect it.

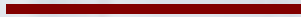


YOUR PRIVACY

AND THE GDPR



This brochure will explain how we manage your personal information. We process your personal information in accordance with the General Data Protection Regulation (GDPR).



Brought to you by

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Mortgage Credit Advisor

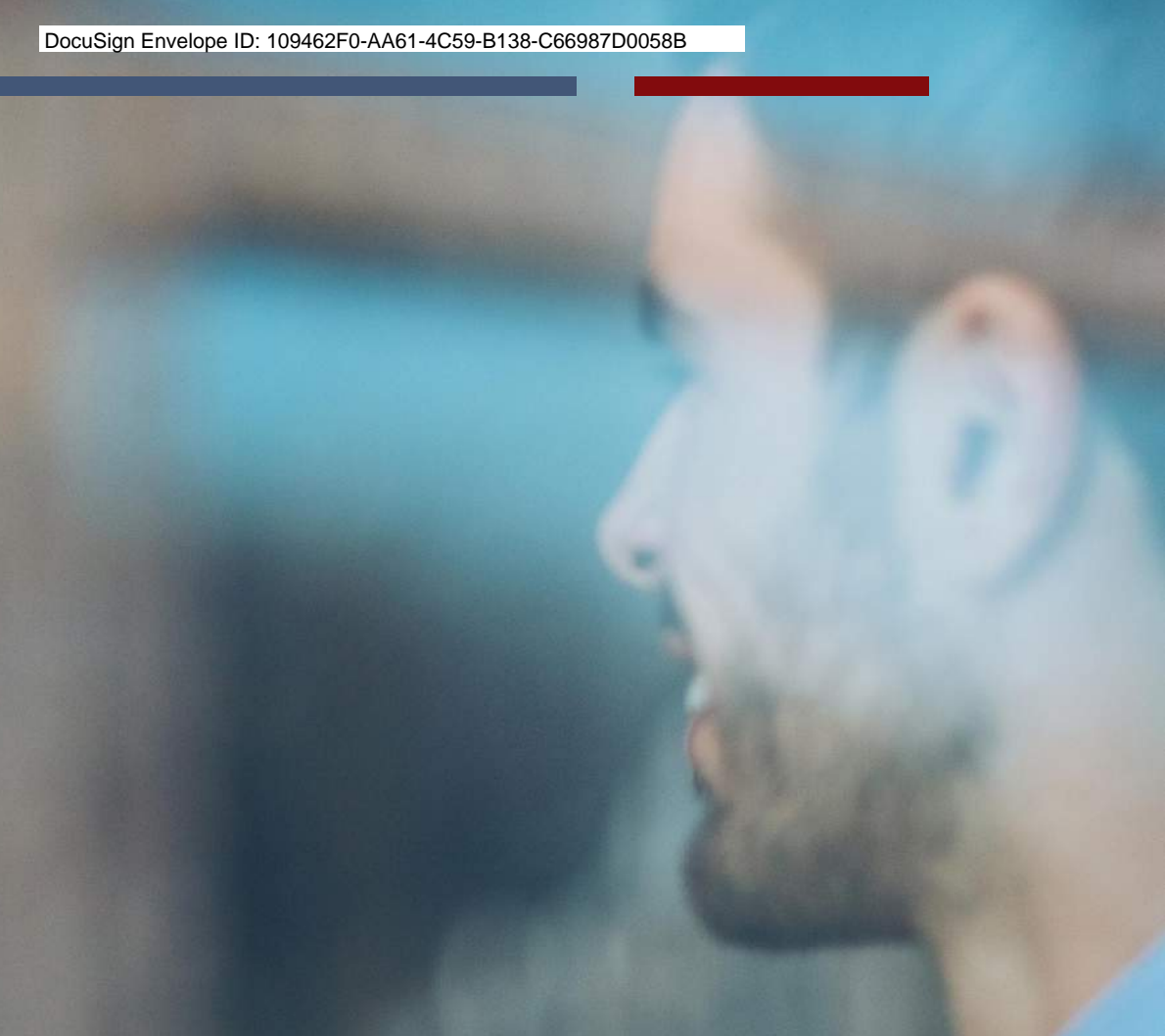


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WHO WE ARE





We are certified financial service providers (Mortgage Credit Advisers) who advise and mediate for mortgages and insurance policies. We process volumes of personal information. We need this information in order to provide our services.

We bear the responsibility for protecting your personal information as best we can. In order to do this we have to meet the requirements of the privacy regulations. This privacy statement will inform you on how we process, protect and manage your information.

WHICH INFORMATION



We (may) process the following personal information from you:

- ✓ Name, address, postcode, telephone number, e-mail address, age, gender, marital status;
- ✓ Your passport or any other identification document details;
- ✓ Information on your employment, income, profession and employer;
- ✓ Information on your financial situation, assets and any debts;
- ✓ Information on any financial products you currently hold such as valid insurance policies, bank accounts and mortgages;
- ✓ Specific personal information, such as information on your health or any criminal past;
- ✓ Any further information if this is required in order to provide you with our services.
- ✓ If we process information on your health or criminal past, we do so with the utmost care and usually only with your consent.

WHAT IS IT USED FOR



We process your personal information for the following purposes:

- ✓ Entering into and/or taking out insurance policies, mortgages or other financial services and/or providing advice on our products;
- ✓ Assessing or accepting any (potential) clients;
- ✓ Managing our relationships with (potential) clients and visitors;
- ✓ Processing insurance claims in which you are the claimant;
- ✓ Analysing personal information for statistical or academic purposes;
- ✓ Carrying out targeted marketing activities in order to generate potential client relations, to maintain client relations or to extend them;
- ✓ To meet all the statutory requirements;
- ✓ To send newsletters or information of a specific nature.

LEGAL GROUNDS



Legal grounds for processing your personal information:

We apply at least one or the following legal grounds in the processing of your personal information:

- ✓ Executing a contract within the EU for a financial product or a financial service;
- ✓ In order to comply with the statutory obligation that we bear, for example in meeting our statutory duty of care, or to meet the requirement for the statutory period of retention;
- ✓ The explicit permission you have given to process this information for a specific purpose. You may retract this permission at any time;
- ✓ In order to represent our legitimate interests in the context of conducting our business or the business of a third party. In this we always weigh your interests and ours very carefully. Our interests involve ensuring the careful execution of contracts with you, the maintenance and possible expansion of our client relations via direct marketing and/or client profiles focused on marketing.

RETENTION PERIOD



Storage and retention period for your personal information

- ✓ We store your personal information only for as long as we need it. We keep the information that we require for as long as we need it, and in any case for the duration of our relationship and/or contract.
- ✓ When our relationship or contract comes to an end then we retain the information for the statutory retention period that applies.

Request for personal information

- ✓ If you wish to see, amend, transfer, have deleted or have the processing of the personal information we hold on you limited, please contact your adviser.
- ✓ It is possible that we will not be able to meet your request in this matter. If this is the case, we will inform you fully of the reasons for this.

PROTECTION



Protecting your information

- ✓ We have taken sufficient technical and organisational measures to protect your personal information

Provision of information to third parties

We do not just hand over your personal information to others. We may do this only if you have given us permission to do so, of the law or legal precedent requires us to do so or if providing that information is part of our provision of service.

- ✓ Financial institutions (such as banks or insurance providers) to whom we are applying for a financial product or with whom you have a financial product that we manage for you or with which we are helping you during the duration of said product:
- ✓ Persons and official bodies that must be informed on the basis of a legal obligation;
- ✓ External parties that process such information under our authority and responsibility, such as our IT service provider or our marketing department;
- ✓ Loss adjusters, fraud prevention databases such as Cis, lawyers, accountants, estate agents and valuers.

COMPLAINTS



Questions or complaints

- ✓ Do you have any questions about our privacy statement or do you have a complaint about the processing of your personal information? Please contact the data protection officer for your adviser's advisory office.
- ✓ You may also file a complaint with the Autoriteit Persoonsgegevens (Personal Information Authority)

Amendments

- ✓ It is possible that we may have to amend this Privacy statement in the future. You will find the most up-to-date statement on our website



COOKIES



Cookies

Cookies are small text files that we place on your computer, tablet or mobile telephone when you visit our website. These cookies enable us to keep track of information on your visit to our website.

- ✓ Our cookies are used to help our website work better and to analyse visits to our website. As this type of cookies has little impact on your privacy, we do not need to ask your permission to place the cookies. We only use this information to improve our website. This information is only used internally and is not shared with any third party.
- ✓ We do not use tracking cookies. Tracking cookies can follow visitors during their surfing to other websites.
- ✓ You can remove the cookies placed on your computer, tablet or mobile telephone yourself by going to your browser settings and deleting your browser history.

Hilco Zijlstra

Mortgage Credit Advisor