Privacy and Cookie Statement Claudia Rollersbroich International BVBA Version May 2018

This privacy and cookie statement provides insight into how we handle your personal data, the use of cookies on this website and how you can exercise your rights in regard to your personal data.

This privacy and cookie statement is therefore not applicable to third party websites that may be reached through links on this website.

Which personal data do we use and why?

We process your personal data for different purposes. Below is a list of these purposes and the personal data that are used to achieve them.

- 1. In order to communicate with you, the following personal data are processed:
 - > First and last name
 - Email address
 - > Telephone number

<u>Retention period:</u> It is in our legitimate interest that reactions placed on the website remain there indefinitely unless you make a request to remove them. Any personal data gathered from contact through email, telephone, our contact form or social media will be processed for a maximum of 3 years after the final contact.

<u>Grounds:</u> Legitimate interest. We process the personal data for a maximum period of 3 years so that we can establish the nature of our last contact. This allows us to follow up on your case when you contact us again. In doing so, we have carefully balanced our interests with your privacy interests, and we will make sure not to process any more personal data than is strictly necessary.

- 2. In order to conclude and execute an agreement with you, the following personal data are processed:
 - > First and last name
 - Address
 - Email address
 - > Telephone number

<u>Retention period:</u> These personal data will be processed during the agreement and up to 6 months after the termination of the agreement.

<u>Grounds:</u> Necessary for the performance of the agreement and a legitimate interest. We process the personal data for a maximum period of 6 months so that we can establish the nature of our last contact. This allows us to follow up on your case when you contact us again to purchase our services. In doing so, we have carefully balanced our interests with your privacy interests, and we will make sure not to process any more personal data than is strictly necessary.

- 3. For offering and invoicing purposes, the following personal data are processed:
 - > First and last name
 - Address
 - Email address
 - > Tax reference number
 - Company registration number
 - Customer number
 - Invoice number
 - Credit card or bank details

<u>Retention period:</u> We shall retain offers, invoices and payment details for 9 years so as to comply with the retention obligation for tax purposes.

<u>Grounds:</u> Necessary for the performance of the agreement and to comply with a legal obligation.

- 4. To send a newsletter, the following personal data are processed:
 - > First and last name
 - Email address

<u>Retention period:</u> Until you revoke permission, you can do this by clicking on the link 'unsubscribe' at the bottom of the newsletter.

Grounds: Permission.

The aforementioned personal data were provided to us by you, or we have obtained them through the Commercial Register. We do not process personal data for other purposes than the purposes for which they were collected.

To whom do we transfer your personal data?

Your personal data may be transferred to third party processors whose services we use. We use the following processors:

- Website and email provider
- Accounting system
- Bookkeeper
- Product suppliers
- Email marketing system

Unfortunately, it is not always possible to limit the processing of personal data to the European Union. When personal data is processed outside the European Union on our behalf, this shall only be done by companies with a registered office in a country that is considered by the European Union to have an adequate level of protection.

We have concluded processing agreements with all processors, both within and outside the European Union

We will not sell your personal data to any third parties and will only transfer your personal data when this is necessary for the performance of the agreement we have with you, because you have given us permission to do so or to comply with a statutory obligation.

Which security measures have we taken?

To protect personal data from unjustified processing or loss, we have taken the necessary technical and organizational measures. For example, we do not use unknown/open Wi-Fi connections and equipment and email are secured with password and antivirus software.

When engaging other parties, so-called processors, we make sure that they have also taken adequate measures.

Should you feel that your personal data are not properly secured, or have indications of abuse, please contact us without delay using the contact information below.

Cookies

Our website uses cookies. Cookies are small text files that are saved on to your computer or mobile device when you visit our the website. Read more about cookies on the website of <u>ConsuWijzer</u>.

Our website places functional cookies. These cookies are essential for the website to work properly. These cookies are used to assess your browser settings so that the website is displayed correctly on your screen. Most browsers automatically accept cookies, but you can adjust the browser settings in such a way that cookies are disabled. You have to adjust your settings for each computer and each browser individually. More information with regard to enabling and disabling and the deletion of cookies can be found using the instructions below and/or by using the Help menu of your browser. https://www.consumentenbond.nl/internet-privacy/cookies-verwijderen

Google Analytics

This website places an analytical cookie by Google Analytics. We use this service to log and receive reports on how visitors use the website. Google may be legally obligated to provide this information to third parties or to the extent to which third parties process the information on behalf of Google; we cannot control this. Please read the privacy statement of <u>Google</u> (which is subject to regular changes) as well as the specific privacy policy of <u>Google Analytics</u> for information on how they handle the (personal) data they gather through these cookies. We have not given Google permission to use the information they gather through Analytics for other Google-services. The information that Google collects will be anonymized. Your IP-address is expressly excluded. Google claims it adheres to the EU-US Privacy Shield principles and is

registered with the Privacy Shield program of the US Department of Commerce. This entails that it applies an adequate level of protection in processing any personal data.

Social Media buttons

Social Media buttons are available at various places on the website and allow you to easily follow us on or share our texts to the channels of your choice. These social media channels collect information through the cookies they have placed. The social media buttons on our website are <u>Facebook</u>, <u>YouTube</u>, <u>Instagram</u>, <u>Pinterest</u>, <u>Xing</u> and <u>Twitter</u>. Click on the name of the channel in the previous sentence to go the privacy statements (which may change regularly) in order to find out how they handle the information they have collected through the use of cookies. The information they collect is anonymized where possible and transferred and stored on servers in the United States (with the exception of Xing, Xing has its registered office in Germany). Facebook, YouTube, Instagram, Pinterest en Twitter claim they adhere to the EU-US Privacy Shield principles and are registered with the Privacy Shield program of the US Department of Commerce. This entails that they apply an adequate level of protection in processing any personal data.

What are your rights in regard to your personal data?

Right of Access

You have the right to obtain information as to whether or not your personal data are being processed and receive a copy of them.

Right to rectification

You have the right to rectify incorrect personal data, as well as the right to provide a supplementary statement regarding incomplete personal data.

Right to erasure/right to be forgotten

You have the right to request and we shall have an obligation to erase personal data without undue delay when the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed; you withdraw consent and there is no other legal ground for the processing; you have made a legitimate objection to the processing; your personal data have been unlawfully processed; the personal data have to be erased for compliance with a legal obligation or when the collection of personal data is the effect of internet services having been offered directly to a child.

Right to restriction of processing

The right to restriction of processing means that, on your request, the processing of your personal data is (temporarily) put on hold. The personal data will then only be processed, with your consent, where necessary for the establishment, exercise or defence of legal claims, or for the protection of the rights of another natural or legal person or for reasons of important public interest of the Union or of a Member State. Restriction of processing is possible when you contest the accuracy of the personal data, the processing is unlawful and you oppose the erasure of the personal data and request the restriction of their use instead, we no longer need the personal data for the purposes of the processing or when you objected to processing.

Right to data portability

The right to data portability only applies to processing that is carried out by automated means and is based on your consent or on a contract we have with you. This means you have the right to receive your personal data in a structured, commonly used and machine-readable format. Therefore, the essential difference with the right of access is the way in which you receive the data. A condition is that this concerns details which you have provided to us yourself. You have the right to have the personal data transmitted directly to a third party (the new controller).

Right to object

You have the right to object to the (further) processing of your personal data, for instance when the processing is based on grounds of legitimate interest.

Right not to be subject to automated individual decision-making/profiling

We do not use automated individual decision making (through profiling).

Filing a request

Should you wish to exercise any of these rights, you can file a request using the contact information below. To make sure that the request to access was made by you yourself, we kindly ask that you include a copy of your ID. Please redact your passport photo, MRZ (machine readable zone: the numbers at the bottom of your passport), passport number and citizen service number on this copy to protect your privacy. You will receive our response as quickly as possible but always within one month. Should your request be complex or extensive, this period can be extended for two months, such to be communicated with you within one month.

Complaint

Shouldyou feel that we do not comply with the privacy legislation, you may file a complaint with the Dutch Data Protection Authority. See: https://www.privacycommission.be

Changes

This privacy and cookie statement may be adjusted, for instance in connection with changes in the operational management or changes in laws and regulations. Therefore, we recommended that you regularly check this privacy and cookie statement in order to stay up-to-date with these changes.

Contact

For requests, questions or complaints, please contact Claudia Rollersbroich International BVBA, trading as Balance Yr Life and Manage Yr Assets, as included in the Crossroads Bank for Enterprises Belgium under number BE 0560917148, through:

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B-3770 Riemst (Belgium)

T: +32 (475) 626378

E: info@balanceyrlife.com