

PRIVACY STATEMENT 2018

The core activity of Buiting & Hurkmans is providing consultancy for pension issues as well as closing financial services and products. During this service for customers we process a multitude of personal data.

We are responsible for protecting your personal data as well as possible. We need to comply with the requirements of the privacy regulations. We want to be transparent about the types of data we process, the purposes for processing, with whom we share data and what rights you have with regard to your own data. We process your personal data in accordance with the General Data Protection Regulation (Avg). We will inform you about this in this Privacy Statement. Do you still have questions after reading this document? Then please feel free to contact us.

1. Types of information

We process (possibly) the following personal data of you:

- Contact details, such as name, address, place of residence, telephone number, and email address;
- Age, gender, marital status;
- Data regarding passport, driver's license or other proof of identity (sometimes we ask for a copy of an identity card if this is a legal obligation from the work we will execute for you);
- Data about employment, income, profession and employer
- Data about financial situation, assets, and possible debts;
- Data about current financial products, such as bank accounts or insurances;
- Specific personal data, for example health (in some cases);
- Data about possible criminal offenses, fraud aspects (if relevant);
- Data about submitted claims / claim history;

When we process health information or criminal records, we do so with the utmost care, and only with your permission.

2. Reasons of processing of data

We process your personal data aimed at the following activities in our company:

- Assessing and accepting potential customers;

- Managing our relationship with (potential) customers and visitors;
- Managing and expanding our customer base;
- Closing and execution of agreements;
- Performing analysis of personal data for statistical purposes and use of an archive destination;
- Executing (targeted) marketing and promotional activities on order to establish, maintain or expand a relationship with a (potential) customer;
- Compliance with legal obligations;
- Sending newsletters or information of a specific nature.

3. Legal grounds for processing of data

We use at least one of the following grounds for the processing of your personal data:

- The execution of an agreement for a financial product or a financial service;
- Being able to comply with a legal obligation that applies to us, for example, compliance with our statutory duty of care during the term of a financial product that has been established through our guidance or the compliance with statutory time limits for the storage of data;
- The explicit permission you have given to process data for specific purposes. You can withdraw this permission at any time;
- For the defense of our legitimate interests in the context of our business operations or those of a third party. We always consider the balance between your interests and those of us.

Our interests include for instance the careful execution of agreements with you,

Maintaining and possibly expanding our customer relationship through possible direct marketing and/ or profiling aimed at marketing.

4. Storage and storage period of personal data

1. We store your personal data only as long and as far as we need it. We store data that we necessarily need during the term of our relationship or agreement.
2. If our relationship or agreement will come to an end, we will retain the data during the statutory retention periods that apply to us.



5. Information, change and objection

1. You have specific rights with regard to the processing of your personal data. You can always contact us about this.
2. This certainly applies to the following subjects:
 - Whether we process your personal data;
 - The way we process your personal data;
 - Assessing the personal data that we process from you;
 - Objections to the processing of your personal data;
 - Adjustment of your personal data if these have (possibly) been processed incorrectly;
 - Limitation of your personal data;
 - Deleting (delete) of your personal data;
 - Transfer your personal data to yourself or to another organization at your request;
 - For any discussion with our management, Mr Ben Buiting, please use the following email address directie@pensioenadviseurs.nl;
 - questions about the content of this Privacy Statement.
3. Please note: we may not be able to meet a request in all cases. If this is the case, we will let you know this motivated.

6. Security of your data

We have taken adequate technical and organizational measures to secure your personal data and to minimize the risk of loss, misuse, unauthorized access, disclosure and modification.

7. Our website

Under construction.

8. Providing data to third parties

1. We will not just provide your personal data to third parties. We may do so if you have given us permission for this, if we are obliged to do so on the basis of the law or a court decision, or if such a provision is aligned with our purpose of processing personal data.
2. For the execution of our operations and depending on the services provided to you, we may provide your personal data to the following persons or parties:
 - Financial institutions (such as banks or insurance company) where we applied for a financial product on behalf of you, or you currently keep a financial product that we manage for you; or where we guide and advise you during the term of the product;
 - Persons and bodies that have to get informed on the basis of a legal obligation and;

- External parties that process data under our control and responsibility such as our ICT service provider;
 - Loss experts, databases aimed at combating fraud such as Fish and Cis
 - Notaries, lawyers, accountants (in some cases).
3. External parties that process personal data under our responsibility, do so only for purposes and conditions that we have agreed with them. We will record this in written agreements.

9. Changes to the Privacy statement

We may change this Privacy statement in the future. You will always find the most current statement on our website.

10. Right of complaint

1. If you disagree with the way in which we process your personal data or deal with your rights as a customer? Do not hesitate to contact us.
2. You can also submit a complaint to the Dutch Data Protection Authority. Please check their website www.autoriteitpersoonsgegevens.nl.

11. Contact details

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