

Data processor

Erna de Klerk - Advies en inzicht in geldzaken
Sweelinckplein 11
2517 GK Den Haag
Tel 06 2458 7672
erna@advieseninzicht.nl
www.advieseninzicht.nl

VOORLICHTING

PLANNING

ADVIES ■ ■ ■

Why do I ask you for information/data

In order to be able to carry out my work well, I need certain personal details from my clients. Usually this is because you have asked me a question or gave me an assignment for which I need this information. It may result from this that a lender or insurer needs this information to draw up an agreement and that the Financial Supervision Act (Wet op het Financieel Toezicht/Wft) prescribes that I request and / or store this information. On the next page you will find an overview of what data this usually concerns. I use this information only for the purpose for which I have requested it and keep it as a paper document or I save it digitally.

Sharing data

It is often necessary that I share this information with other authorities when it comes to applying for a mortgage or other product or if you have asked me to provide you with tax returns or to obtain information about you or your financial questions. If the sharing of personal data follows from a legal obligation I will report this to you, if it is for any other reason I will ask for your permission. The agencies I work with have drafted their own privacy statements and have stated in their agreement with me that they manage these data in a careful manner.

Should I need to hire a replacement during my holidays or illness, who will do work for you on my behalf and with whom I have to share your information, then I will ask in advance if you agree with this. This also applies where I work together with another office to offer some services, for example to take out insurance.

Security

I use security software for my computer equipment. I use online secured storage which is located on servers in Europe/Germany. Institutions that I work with may also use online storage. I also always store personal data in a locked cupboard in a closed room. Data that I digitally share with other agencies is usually sent encrypted. Where this is done in a different way, care will naturally be taken. I take care that a possible (colleague) replacement who I have to call in or who I work with has signed a confidentiality agreement.

If a problem has occurred with the security (data leak) I will inform you as soon as possible.

Storing of data

As long as I work for you (incidentally or continuously) I will keep your data. I also retain information from you if you have purchased a mortgage or other product, or if I provide your tax return. I use the storage period that is imposed on me. Generally this is 5 to 10 years, depending on the type of work. If you have any questions about this, please let me know. If you have turned to me for a one-off assignment and it is not necessary that I keep your details, I can destroy them earlier, also at your request.

Your rights

You are, of course, in charge of your own data. That is why you can always ask me which data I keep and why. You can also ask me to stop storing certain data or you can withdraw the permission you have given me. Let me always know this in writing, then there can be no misunderstandings about it. If I no longer have access to certain information, it is possible that I can no longer carry out any work for you or I can not perform it completely or properly.

If you are not satisfied with my work on this subject, I would love to hear it. If we can not resolve this together, you can submit a complaint to the Dutch Data Protection Authority.

Overview of most common personal details

Name, BSN

Address and other contact details

Marital status and family situation

Date of birth, gender, nationality

Work and income: occupation, employer(s) and income details

Financial information: bank account numbers, assets, loans/financial obligations, and relevant registrations

Financial products

Tax return applications

Where it concerns personal data of children under the age of 16, I need the consent of the parents.

Storage period

- Tax return application: 7 years after final tax assessment + objection period
- Mortgage application ending with mortgage: minimum of 5 years
- Mortgage advice without application: 1 year