

PRIVACY STATEMENT

Who we are

L&B's core business is to advise on and broker financial services and products. In providing our services to clients, we process a multiplicity of personal data. Our contact details:

- telephone: +31 (0)78 61 51 388
- email: info@lb.nl
- Website: www.lb.nl
- postal address: Postbus 1001 3350 CA Papendrecht, Netherlands

The purpose of this statement

It is our responsibility to provide maximum protection of your personal data. We are under an obligation to do so in line with the requirements of data protection and privacy legislation. Our aim is to be as transparent as possible on what categories of data we process, on the purposes of the processing, on the parties with whom we share data, and on your rights with respect to your personal data. We have put together this Privacy Statement to provide you with this information. If you have any remaining questions after reading this document, please get in touch with us.

1. Data categories

1.1 We (may) process the following personal data on you:

- contact details, such as your name, address, place of residence, telephone number, and email address
- age, gender, civil status
- data concerning your passport, driving licence, or other proof of ID (in some cases, we will also ask you for a copy of your proof of ID)
- data concerning your employment, income, profession, and employer
- data concerning your financial situation, wealth, and possible debts
- data concerning your current financial products, such as bank accounts or insurance policies
- special personal data, such as data concerning your health (in some cases)
- data concerning criminal convictions, offences, fraud (if relevant)
- data concerning claims submitted/claim history

1.2 Whenever we process data concerning health or criminal convictions, we will do so with the utmost level of care, and generally only with your prior consent. After processing, we will erase such data as soon as possible.

2. The purposes of data processing

2.1 We process your personal data for the following activities as part of our operations:

- to assess and accept potential customers
- to manage (or have managed) our business relationship with (potential) clients and visitors
- to manage and expand our customer base
- to enter into and execute contracts
- to conduct analyses of personal data for statistical purposes and to use for archiving purposes
- to use in (targeted) marketing and promotional activities to create, maintain, or expand a business relationship with a (potential) client
- to comply with legal obligations
- to send newsletters or information of a specific nature

3. Legal grounds for data processing

3.1 Our processing of your personal data will at least be based on one of the following legal grounds:

- performance of a contract for a financial product or a financial service
- to be able to meet a legal obligation to which we are subject, such as our legal duty of care during the term of a financial product that we have brokered or to comply with data retention periods that are required by law
- the specific consent you have given for processing of your personal data for specific purposes. You can withdraw such consent at any time
- for the promotion of our justified interests in the context of our operations or those of a third party. We will always weigh up your and our interests in such cases. Our interests include the meticulous performance of contracts with you, maintaining and possibly expanding our business relationship through means such as direct marketing and/or profiling for marketing purposes

4. Storage and retention periods of personal data

4.1 We will only store your personal data for as long as we need the data. Data that we need will at least be stored for the duration of our business relationship or term of the contract. If our business relationship comes to an end or a contract is terminated, we will keep the data during the statutory retention periods to which we are subject.

5. Information, rectification, and objection

5.1 When it comes to the processing of your personal data, you have several specific rights:

You can always contact us to exercise your rights,

5.2 especially with respect to the following:

- whether we are processing your personal data
- the manner in which we process your personal data
- access to your personal data that we are processing
- objection to the processing of your personal data
- rectification of your personal data if your data were, or may have been, processed incorrectly
- restriction of your personal data
- erasure of your personal data

- transfer of your personal data to yourself or to another organisation at your request
- consultation with our Data Protection Officer, by email on info@lb.nl.
- questions about the contents of this Privacy Statement

5.3 Please note: we may not always be able to grant your request. In such cases, we will clearly explain why we cannot grant your request.

6. Protection of your data

6.1 We have taken adequate technical and organisational measures to protect your personal data.

7. Disclosure of data to third parties

7.1 We will not disclose your personal data to third parties without reason. We are only authorised to disclose personal data to third parties if you have consented to it, if we are under a legal obligation to do so by law or a court ruling, or if such disclosure is required for the purposes of our processing of your personal data.

7.2 As part of our operations and depending on the services we provide to you, we may share your personal data with the following persons or third parties:

- financial institutions (such as banks or insurers) to which we have submitted an application for a financial product for you or with which you have a financial product that we manage on your behalf; or; where we provide you with guidance throughout the duration of the product
- persons and institutions that we are under a legal obligation to inform
 - external parties that process data under our control and responsibility, such as our IT service provider or our (direct) marketing agency
 - loss adjusters, databases for fraud prevention such as Fish and Cis
 - notaries, lawyers, accountants (as appropriate)

7.3 External parties that process personal data under our responsibility will exclusively do so for the purposes and in compliance with the conditions we have agreed on with them. Such purposes and conditions will always be laid down in written agreements.

8. Amendments to the Privacy Statement

8.1 This Privacy Statement is subject to change. Please check our website regularly for the latest version.

9. Right of complaint

9.1 If you do not accept the way in which we process your personal data or handle your rights as our client, please contact us.

9.2 You can in such cases also lodge a complaint with the Dutch Data Protection Authority. Check www.autoriteitpersoonsgegevens.nl for instructions on how to do that.