



# Your Financials

## **Privacy Statement**

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## **1. Your Financials**

Your Financials is a financial service provider that advises on products and services in the financial field. In order to be able to advise you properly which financial services suit your situation, we will talk to you. In this conversation we ask you several questions. These questions relate to your knowledge of and experience with financial services, your financial situation, such as income, expenses and assets, your wishes and needs insofar as relevant to financial advice and your willingness to bear certain risks yourself or your wish to cover them correctly, for example by means of insurance. To give advice, we need your personal data. In this privacy statement we explain how we handle your personal data.

## **2. Types of data**

Insofar as relevant to our services, we may process the following personal data about you:

- contact details, such as name, address, place of residence, telephone number, and email address;
- age, gender, marital status;
- data relating to passport, driver's license or other proof of identity including BSN;
- data on employment, income, profession and employer;
- information on financial situation, assets and any debts;
- data about current financial products, such as bank accounts or insurance;
- special personal data (including medical data if relevant to the agreed activities in the agreement);

## **3. We handle your data with care**

We handle the data we receive from you with care. We have taken technical and organizational measures to prevent unauthorized third parties from becoming aware of this data. We only collect those data that are necessary for the execution of the agreement. Depending on the advice, this may also be personal data of your possible partner and /or children. All our employees and third parties with whom we cooperate have concluded a confidentiality agreement with us .

## **4. How do we use the data received from you?**

We use the data to make an analysis of your financial situation. If desired, this will result in our advice on which measures you can take to achieve the financial security you want. This may relate to the accrual of your pension, insuring certain risks or obtaining financing.

Both in the context of drawing up this advice and when you ask us to carry out parts of this advice, it may happen that we contact insurers, lenders, expertise agencies, employment experts and others who are relevant to the implementation of the financial security to be realized for you.

For insurers and lenders, this concerns the data that these institutions wish to receive in order to be able to determine whether and if so under what conditions they want to provide you with a quote for an insurance, credit or asset management solution. In the case of expert firms, this concerns your contact details and the data necessary to be able to value the value of your property or other assets. In the case of employment experts, this concerns your contact details, so that the employment expert can contact you in the context of an application for disability insurance.

When we share data in connection with your health, we only do so with your explicit consent.

We only pass on the personal data received from you to third parties in the context of the assignment you have given us to perform certain work for you. We only provide this information to these third parties insofar as they really need this information to carry out the work requested by us for you.

## **5. How long do we keep your data?**

We do not store the data longer than we need it for the work we carry out for you. In the case of financial planning (no question of mediation), we assume that we have destroyed your data no later than 7 years after advice has been given for you.

In principle, we will destroy the personal data that we have received from you in the context of advice and mediation about insurance, credit, asset management and/or bank savings products 5 years after the relevant products, which we have created for you, have ended.

Only if it can reasonably be expected that after those five years there is still any liability, we reserve the right to keep the data longer.

## **6. What are your rights?**

You are our customer. So you have the right to determine what data we do or do not receive from you. But you also have other rights. We summarize these below.

a) You can always ask us for an overview of the personal data we hold about you. We will provide you with this overview free of charge.

b) If you believe that we have processed certain data about you incorrectly in our administration, you can request correction. We appreciate this very much, because of course we can only do our job properly if the data we work with for you is correct.

c) If you no longer want us to have certain data registered in our administration, you can request us to delete this data. Of course, in that case we will comply with your request, whereby we must take into account our retention obligation.

d) We have indicated above how we use the data received from you. If at any time you want to limit this use, for example that we are not allowed to pass on certain

data to a certain organization, you can let us know. We will of course also comply with this request.

e) If you wish, you can ask us to forward your data to a third party. For example, your accountant, lawyer or bank. Upon receipt of your request, we will carry out your request as soon as possible.

## **7. What is the situation if you do not provide us with certain information or restrict our use?**

Drawing up good financial advice can be compared to making a puzzle. There are many, individual pieces that are all mixed up at the beginning of our work. If we have all the pieces at our disposal, we almost always succeed in solving the puzzle and giving you a complete picture.

But if you do not wish to provide us with certain information or impose restrictions on our use, we will miss one or more "pieces" of the puzzle. Sometimes that is not insurmountable to be able to sketch you a certain end picture. We will then point out that there may be certain gaps in this advice because we did not have all the information and what the consequences of this may be for you.

If we miss too much information, we cannot draw up responsible advice and we will inform you that we cannot carry out our work for you.

## **8. Do you have any questions or complaints?**

As indicated above, we try to handle your personal data as carefully as possible. Do you have questions about the way in which your personal data is handled within our office? Do not hesitate and contact us about this. We will then do our best to answer these questions as well as possible.

If you have any complaints about the way in which our office has dealt with your personal data, please contact us directly. We promise you that this complaint will get our attention.

If you still believe that we have not handled your personal data carefully enough, you can file a complaint with the Dutch Data Protection Authority: [www.autoriteitpersoonsgegevens.nl](http://www.autoriteitpersoonsgegevens.nl).

## **About this privacy statement**

This privacy statement may change if there is reason to do so. The most up-to-date privacy statement can be found on our website.