

# Privacy policy

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#### I. Introduction

This privacy policy explains how we, at Ifac Service byba/sprl, deal with the personal details of private individuals. The term personal details refers to any information that allows the direct or indirect identification of a natural person (private individual).

We care about the protection of personal details, we respect the privacy of our clients, suppliers, business partners and staff and we treat and protect personal details legitimately, properly and transparently.

We process personal details in accordance with current legislation: until 25 May 2018, the Belgian law of 8 December 1992, as from 25 May 2018, the GDPR, the European General Data Protection Regulation nr. 2016/679 of 27 April 2016 (in Dutch also called AVG, Algemene Verordening Gegevensbescherming). We will abide by any new legislation that may enter into force in the future.

For more information about the protection of personal details, please refer to the Belgian Commission for the protection of privacy, as of 25 May 2018 identified as the Data Protection Authority (https://www.gegevensbeschermingsautoriteit.be/) or refer to the EU GDPR information portal, https://www.eugdpr.org/.

This statement may be updated regularly. The most recent version of this statement is available on our website, www.ifacservice.be. In case of important changes, we will inform our clients via a news item, announcement on our website or via a personal message.

## II. Who is responsible for the processing of data?

If you provide us with personal details, for example via our website, via a digital form or a form on paper or orally during a telephone conversation or meeting, Ifac Service bvba/sprl is responsible for the processing of these personal details. Our contact details are: Ifac Service bvba/sprl, Brusselsesteenweg 58, 3080 Tervuren, VAT number BE0448.725.661, e-mail info@ifacservice.be, tel. +32 2 767 14 14.

Ifac Service bvba/sprl will be held accountable by the Data Protection Authority with regards to the processing of your personal details. Ifac Service bvba/sprl determines the ends to which personal details are processed, the means that are used and the processing characteristics.

At Ifac Service bvba/sprl, we rely on specialised firms to process your personal details. These firms process your data on behalf of Ifac Service bvba/sprl, according to our instructions and in accordance with our privacy policy. Only the personal details that are necessary will be supplied to these firms (further called the 'data processors of Ifac Service bvba/sprl').

# III. Which categories of personal details does Ifac Service bvba/sprl process?

Below you find an overview of the categories of personal details that Ifac Service bvba/sprl may process. We may process other details, if these details are required to meet our contractual obligations.

We also indicate the context in which Ifac Service byba/sprl acquires or processes these details. This table must be read alongside the description of the purposes for which Ifac Service byba/sprl processes personal details.

Category	Examples	Context
1/ Identity details of the client (party	Name, address, place and date of birth,	Clients or prospective clients provide
selling or letting)	nationality, fixed or mobile phone	these details when requesting
	number and e-mail address.	information, when they become a client,
2/ Identity details of the prospective		sign a mediation agreement or register
buyer or tenant		to use the services provided by Ifac
		Service bvba/sprl (online). These details
		can also be obtained by reading clients'
		IDs.
Details about the client's (party selling	Property title, urban planning	Parties selling or letting a property
or letting) property	information, soil certificate, electrical	provide these details, or Ifac Service
	installation inspection certificate, energy	bvba/sprl requests these details on their
	performance certificate, flooding risk	behalf from the authorities or technical
	information, post-intervention file,	experts.
	information about heritage value	·
Prospective tenants' details, related to a	Information about profession and	These details can be collected using
rental agreement proposal	employment, solvability, family	forms and contracts that prospective
	situation, wages etc.	clients fill out on their own initiative.
Additional details for signing a rental	National registry number	These details are provided by clients or
agreement or purchase agreement		prospective clients.
('compromis')		
		The national registry number will only
		be used in accordance with legal
		provisions or when legally required.
Details about co-owners (or their	Name, address, place and date of birth,	Clients of Ifac Service that are co-owners
tenants)	nationality, fixed or mobile number and	provide these details to Ifac Service
	e-mail address.	bvba/sprl.
Details about the activities of Ifac	Information about contacts with specific	These details are related to contacts
Service byba/sprl that are related to	parties, by telephone, e-mail, fax etc.	between clients and Ifac Service
clients	and interactions on the Ifac Service	bvba/sprl (during meetings or events,
	website, interactions with services or	subscriptions to a newsletter, social
	partners, social media etc.	networks, etc.)
Details about the behaviour and	Information about behaviour and	These details are the result of choices
preferences of clients	preferences concerning the use of	made by clients or of analyses by Ifac
	communication channels and media,	Service byba/sprl in accordance with the
	information about personal choices and	current privacy policy and legislation.
	lifestyle, private or professional	
	projects, hobbies etc.	

Ifac Service bvba/sprl does not process data that reveal your race or ethnicity, your political opinion, religious or philosophical beliefs, trade union membership, health data or life data or sexual orientation, genetic data or biometric data.

# IV. For which purposes does Ifac Service byba/sprl process personal details?

Ifac Service byba/sprl solely collects and processes personal details for the purposes listed below. We ensure that only the data that are required and relevant for a specific purpose are processed.

Ifac Service bvba/sprl processes your data in legally allowed situations, in particular:

- To meet the legal obligations that Ifac Service bvba/sprl has to fullfil
- To execute a contract with you or to take certain measures upon your request, before a contract is entered into
- For protecting the legitimate interests of Ifac Service bvba/sprl, whereby these legitimate interests are balanced against your fundamental rights and freedoms
- In specific cases, with your consent, as a result of a specific and unambiguous request, preceded by clear and understandable information; you can withdraw this consent at any time, in accordance with the law.

#### 1. Legal obligations

Ifac Service byba/sprl must abide by legislation that may oblige us to process personal details in specific circumstances. These obligations may require our cooperation with authorities or authorized third parties, and may involve the transfer of some of your personal details to them.

These obligations include, among others:

- The obligation to contribute to the prevention of money laundering and the prevention of the financing of terrorism
- The obligation to respond to a formal request by the Belgian tax and legal authorities

The list of legal obligations for which Ifac Service byba/sprl must process your details, is not exhaustive and is subject to change.

#### 2. Contractual relationship between Ifac Service byba/sprl and you, as a client

Before entering into an agreement, Ifac Service byba/sprl may have to obtain and process specific details, in order to, among others:

- Respond to your request,
- Assist you while offering information and entering into an agreement,
- Follow-up on a request, assess the suitability and the risks related to a certain contract,
- Execute a mediation mandate.

With regards to current contracts or the management of contracts, Ifac Service byba/sprl must process certain details, in particular to fulfil administrative and accounting obligations.

In this context, your details may be sent to several divisions within Ifac Service bvba/sprl, also to those that are not directly responsible for the relationship with you or for the execution of a specific contract.

In particular, Ifac Service byba/sprl processes your details as part of the execution of contracts as follows:

- Management of current contracts/services purchased
- Central management and overall client profile
- The management of your property

Ifac Service bvba/sprl can process personal details for additional purposes in the context of customer relationships and the execution of contracts.

#### 3. Legitimate interests of Ifac Service byba/sprl

Ifac Service byba/sprl processes your details also for the protection of its legitimate interests. Ifac Service byba/sprl pursues the right balance between the need to process your data and the due respect for your rights and freedoms, including the protection of your privacy.

Personal details are, among others, processed to:

- Personalise our services.
- Improve the quality of services we offer you through:
  - o Evaluation and improvement of processes, including campaigns, sales projections, by means of statistical analysis, customer satisfaction surveys and other research methods,
  - o Improvement of products and services (including those being developed), based on customer surveys, statistics, tests and clients' feedback via social networks (Twitter, Facebook) related to our company,
- Supervision of the activities of Ifac Service bvba/sprl, including the size of the turnover, the number of
  appointments, the number of calls and of visits to the Ifac Service bvba/sprl website, the type of questions asked
  by clients etc.
- Preparing studies and statistics, using anonymization and pseudonymisation of the persons involved,

- Training of our personnel, using real life examples for illustration purposes, including telephone conversation recordings,
- The use of cookies to increase the usability of our site for its visitors. For more information about the function and use of cookies, and about ways to limit the use of cookies or to remove them, please refer to our Cookie policy.
- The retention of proof (archives),
- The establishment, execution, defence or conservation of the rights of Ifac Service bvba/sprl or of any persons it represents, e.g. for recovery procedures or disputes.

#### 4. Specific legitimate interest of Ifac Service byba/sprl: conventional direct marketing

Ifac Service byba/sprl executes client segmentation – in particular according to your needs – for example to present you with appropriate properties and/or services that meet your professional and personal situation. To this end, Ifac Service byba/sprl can, among others:

- Evaluate the services that you already use and your sociodemographic details (age, family situation, income etc.),
- Analyse your behaviour via several channels (visits/appointments, e-mails, website visits, messages via our website), deduct your preferences and as such personalise the internet pages that you have visited
- Adapt the advertisements on the web pages so they are attuned to the interests that you have shown while using our website, social networks, in the office or elsewhere (e.g. during events attended by Ifac Service bvba/sprl)
- Simplify the filling out of forms by means of pre-filled fields, whereby we ask you to verify the accuracy of the filled-in data and to update them if need be
- Determine the key moments at which specific services would be most suitable for you
- Send you personalised publicity by post or by phone

#### 5. Your consent for processing and sending electronic publicity (electronic direct marketing)

Ifac Service byba/sprl can process your personal electronic contact details (your mobile phone number and e-mail address) in order to send you personalised information, advertisements or proposals via direct marketing or in newsletters. In this case, Ifac Service byba/sprl must request your explicit consent beforehand.

By accepting this privacy policy, you confirm your consent to the processing of your personal details for electronic direct marketing purposes and for sending electronic publicity.

# V. To whom does Ifac Service byba/sprl transfer your personal details?

Ifac Service byba/sprl treats your personal details with the utmost care and only shares them in order to be able to provide the best possible service when executing its tasks.

Ifac Service bvba/sprl can send your details to other entities within Belgium and abroad, in particular to the entities that assist Ifac Service bvba/sprl in the execution, including reporting, support and computer security or the supply of specific services and products.

In some cases, Ifac Service bvba/sprl is legally obliged to share your details with third parties, including:

- Government organizations or supervisory authorities when there is a legal obligation to supply this information.
- Judicial research organisations on their explicit request.

Ifac Service byba/sprl also transfers your details to specific service suppliers in order to help with:

- The development and maintenance of computer infrastructure and internet applications.
- The supply of advertising and communication services, including online and social network providers.
- The preparation of reports and statistics, printing documents and development of products and services.
- The commercialisation of its activities, the organisation of events and the management of customer communication.

Ifac Service byba/sprl can also transfer your details to online and social network providers that Ifac Service byba/sprl uses for the delivery of advertising services.

Your personal details can also be shared with bailiffs or lawyers in the context of legal procedures.

In the cases mentioned above, Ifac Service byba/sprl will ensure that third parties only gain access to the data they need to execute their specific tasks. Ifac Service byba/sprl will also ensure that third parties commit to using the data in a safe and confidential matter and this in accordance with the instructions of Ifac Service byba/sprl and our privacy policy.

Ifac Service byba/sprl processes and stores your personal details within the EER. If, for backup purposes, your details are stored on servers situated outside the EER, the companies hosting the data will be companies that meet the GDPR requirements.

## VI. How long will your personal details be stored?

Ifac Service bvba/sprl will not store your personal details any longer than required for the purpose they were collected for.

This period is linked to the legal and fiscal obligations that Ifac Service byba/sprl must meet and to the legal need to retain your data outside this retention period as a means of proof or to react to requests for information issued by the authorities, e.g.:

- 10 years in the context of anti-moneylaundering legislation
- 10 years in the context of the contractual liability of Ifac Service bvba/sprl

After these periods, your personal details are deleted or anonymised.

## VII. How are your personal details protected?

Ifac Service bvba/sprl applies strict norms for the protection against unauthorised or illegal processing and against accidental loss, deletion or damage of any personal details that we collect and process.

We take technical and organisational measures (encryption of data, antivirus software, password policy, firewalls, access controls, selection of staff and suppliers) to prevent and detect inadequate access, loss or disclosure of your personal details.

If the personal details that Ifac Service byba/sprl collects or processes are compromised as a result of an information security breach, Ifac Service byba/sprl will take immediate action to identify the cause of the breach, undertake action and take the required measures. If need be, Ifac Service byba/sprl will inform you about this type of incident, as legally required.

# VIII. What are your rights concerning the processing of your personal details?

### 1. Right of access, correction, limitation, erasure, transferability of data and right of objection

For the above mentioned purposes, you have:

- A right of access to all personal details that we have collected and process. This means that you can ask us whether
  we process your personal details, which purposes they are processed for, which categories of data are processed
  and to whom they are communicated.
- A right to correct the data if you notice that your personal details are incorrect or incomplete.
- A right of limitation in case, for instance, you contest the accuracy of your personal details and this during a period that allows Ifac Service byba/sprl to verify the details.

- A right of erasure of your personal details. At the end of your contract with Ifac Service bvba/sprl, you can ask us to erase your personal details if they are no longer required for the purposes for which they were collected. At any time, you can ask for the erasure of any details that Ifac Service bvba/sprl processes on the basis of your consent (unless Ifac Service bvba/sprl has another legal basis for processing these data) or on the basis of the justified interest of Ifac Service bvba/sprl (unless there are prevailing binding justified grounds for the processing of the data. Ifac Service bvba/sprl, in any case, can retain these personal details if this is required as a form of proof in the context of a legal claim.
- A right to transferability of details that you have provided to Ifac Service bvba/sprl, in case your personal details are processed based on an agreement, on the basis of your consent concerning electronic communication and, in addition, if these personal details are processed in an automated way. To exercise this right, you can ask Ifac Service bvba/sprl to send your personal details to you, or directly to another data processing controller, to the extent that this is technically possible for Ifac Service bvba/sprl.
- A right to object to the processing of details for the purposes that are detailed in article IV.3 and IV.4. In case of IV.3, Ifac Service bvba/sprl can still process personal details if there are justified grounds for the processing that outweigh your interests, rights and freedoms or grounds that relate to the establishment, exercise or substantiation of a legal claim.

You can exercise your rights by sending us a written request, by e-mail to <a href="info@ifacservice.be">info@ifacservice.be</a>, via the contact form on our website, <a href="https://www.ifacservice.be/contact">https://www.ifacservice.be/contact</a>, or by regular mail to Ifac Service byba/sprl, Brusselsesteenweg 15, 3080 Tervuren. Please always also provide us with a copy of our passport or ID.

#### 2. Right to object to the sending of electronic publicity

In IV.5 we asked for your consent to process your electronic contact details and to use these to send you commercial information, publicity or personal proposals (via direct marketing actions and electronic newsletters). This applies in particular to messages sent to your mobile phone and e-mail address.

You have the right to object to the processing of your personal details for electronic direct marketing and to object to the future receipt of this sort of publicity. You can inform us about your choice in one of the following ways.

- By clicking on the link "unsubscribe" in an e-mail or electronic newsletter sent to you by Ifac Service bvba/sprl
- By sending an e-mail to <u>info@ifacservice.be</u>
- By sending a letter by regular mail to Ifac Service byba/sprl, f.a.o. the managers, Brusselsesteenweg 15, 3080 Tervuren
- By sending a request via the contact page on our website, <a href="https://www.ifacservice.be/contact">https://www.ifacservice.be/contact</a>

Please always also provide us with a copy of our passport or ID.

However, exercising your right to object cannot prohibit Ifac Service byba/sprl to contact you with any other objective, including a legal obligation or the execution of a contract, in accordance with this privacy statement.

#### 3. Right to complain

If you have any complaints concerning the processing of your personal details, you can contact us as follows:

- By post: Ifac Service bvba/sprl, f.a.o. the managers, Brusselsesteenweg 15, 3080 Tervuren
- By e-mail: info@ifacservice.be
- By telephone: +32 (0)2 767 14 14
- Via the contact form on our website: https://www.ifacservice.be/contact

You can also file a complaint with the Data Protection Authority, sent by regular mail to the following address: Drukpersstraat 35, 1000 Brussel, or by e-mail to contact@apd-gba.be, or by telephone on +32 (0)2 274 48 00.