NWG Privacy Statement



NWG Netherlands B.V. is committed to protecting your personal data. In this privacy statement, we provide clear and transparent information on how we handle personal data of data subjects. NWG Nederland B.V. makes every effort to ensure the privacy of data subjects and therefore handles personal data with care. NWG Nederland B.V. complies in all cases with the applicable laws and regulations, including the General Data Protection Regulation (hereinafter the "AVG"). This entails that we in any case:

- Process personal data in accordance with the purpose for which they are provided and which are described in this privacy statement
- Limit the processing of personal data to the data that are minimally necessary for the purposes for which they are processed;
- Will always ask for the explicit, written consent of data subjects if we need them to process personal data;
- Have taken appropriate technical and organisational measures so that the security of personal data is always guaranteed;
- Not pass on personal data to other parties, unless this is necessary to fulfil the purposes for which they were provided;
- are aware of the privacy rights of data subjects regarding personal data, wish to point this out to data subjects by means of this privacy statement and respect these privacy rights.

NWG Nederland B.V. is the controller responsible for processing personal data of data subjects. If, as a data subject, after reading this privacy statement, or in a more general sense, you have any questions about it or wish to contact NWG Nederland B.V., you can do so by using the contact details below:

NWG Nederland B.V. Attn. Privacy Department Address: Egelantier 5 Postal code: 5708 DZ Location: Helmond E-mail address: privacy@nationale-woongarantie.nl

Type of personal data

By using NWG Nederland B.V. 's services and website, NWG Nederland B.V. may process personal data of data subjects. NWG Nederland B.V. only processes personal data directly provided by a data subject, for example through one of the forms on its website. NWG Nederland B.V. may use any of the following data for the purposes set out in this privacy statement:

- first and last name data subjects;
- address data involved;
- e-mail address of data subjects;
- bank details of data subjects

NWG Privacy Statement



- telephone number of data subjects;
- IP address of data subjects;
- Other personal data necessary for verification of persons under applicable laws and regulations to provide services of NWG Nederland B.V. and/or use NWG Nederland B.V.'s website.

Purposes for processing personal data

NWG Nederland B.V. will process personal data for one or more purposes, namely:

- carrying out (digital) services provided by NWG Nederland B.V.;
- sending newsletters;
- maintaining written and/or digital contact in execution of the service or agreement between NWG Nederland B.V. and the data subjects as customers;
- informing about changes in services and/or products of NWG Nederland B.V.;
- sending and deploying marketing material of NWG Nederland B.V.;
- invoicing and verification of payments to and/or by NWG Nederland B.V.

Basis for processing personal data

NWG Nederland B.V. does not process personal data without a legal or contractual legal basis. In addition, the processing of personal data may be a necessary condition to conclude an agreement between NWG Nederland B.V. and the customer. A data subject is always obliged to provide sufficient and correct data so that NWG Nederland B.V. can fulfil its legal and contractual obligations. If a data subject fails to provide sufficient and correct data, this may potentially result in damages to NWG Nederland B.V., which shall be borne by the data subject.

Retention period

Personal data are stored by NWG Nederland B.V. for the purpose of the aforementioned processing(s) for the period for the duration of one of the aforementioned purposes and additionally when a legal obligation requires us to keep the data longer. This includes the legal obligation to keep the financial records for a longer period.

Provision to third parties

We may provide the data you as a data subject provide to us to third parties if this is necessary for carrying out the purposes described above. NWG Nederland B.V. shares personal data with the following external professional service providers in the context of its operations or in the performance of an agreement with a data subject:

Third parties:	Processing purposes:
Google, Inc.	Email processing, document processing.
Microsoft Corporation	Storage of data, processing of analytical and technical data.

NWG Privacy Statement



We never pass on personal data to other parties with whom we have not concluded a processing agreement. Naturally, we make the necessary agreements with these processors to ensure the security of your personal data. Furthermore, NWG Nederland B.V. does not provide the data you provide to other parties, unless required and permitted by law. We may also share personal data with third parties if you give NWG Nederland B.V. written permission to do so.

Within the EU

In principle, NWG Nederland B.V. does not transfer personal data to third parties outside the European Union, unless sufficient guarantees regarding your privacy - in accordance with the AVG - are provided by the third party. NWG Nederland B.V. remains responsible to the data subject for all processing operations.

Minors

NWG Nederland B.V. only processes personal data of data subjects under sixteen (16) years of age ("minors") if written consent has been given by the parent, guardian or legal representative.

Security

NWG Nederland B.V. takes appropriate and technical security measures to prevent misuse, loss, unauthorised access, unwanted disclosure and unauthorised modification. Physical personal data are stored in a locked room accessible only to authorised employees. Digital personal data is always password protected. Furthermore, NWG Nederland B.V.'s website, through which personal data is processed, is secured by means of an SSL certificate.

Rights regarding your data

Under the AVG, a data subject has the following privacy rights:

- right to inspect personal data;
- right to rectify personal data;
- right to amend personal data;
- right to restriction of processing personal data;
- right to object to processing personal data;
- right to data portability;
- right to withdraw consent to processing.

For more information on your privacy rights, NWG Nederland B.V. refers to the webpage of the Personal Data Authority ('AP'). A data subject may also lodge a complaint with this supervisor about the processing of personal data by NWG Nederland B.V.

Should you wish to exercise any of your privacy rights in relation to the processing of your personal data, NWG Nederland B.V. requests that you send an email to <u>privacy@nationale-woongarantie.nl</u>, enclosing a copy of your proof of identity. NWG Nederland B.V. advises you to make the passport photo, ID number and Citizen Service Number ('BSN') illegible when doing so. In this way NWG Nederland B.V. does not process personal data unnecessarily. NWG Nederland B.V.