



PRIVACY STATEMENT

You ask our advice on a mortgage because you want to buy a house. Or you ask us how best to insure against disability. In either case, we are happy to advise you and find the mortgage or disability insurance that best suits you.

To do this, we need information from you. That could be your personal data. For example, think of your name, address, age and email address. This may also include financial information, such as your income, expenses and assets if we are going to assess your financial situation for a mortgage. We only ask for the information we need and no more.

We receive your information and handle it with care. We are responsible for processing your personal data. In this statement, we want to inform you how we do this. What data we use, how long your data is stored, and what do we do to protect your personal data as best we can from improper use. On your end, you have a number of rights to protect your personal data.



Contact person

Brickles Mortgages is a trade name of Perrée & Partners. Do you have questions about this statement or want to know more? You can contact:

L.A.G.G.M. van Drunen - tel. 040 - 2392050 - email: louis.vandrunen@perreepartners.nl

Brickle Mortgages
Bilderdijklaan 23
5611 NG Eindhoven

Perrée & Partners
Bilderdijklaan 23
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Your personal data

This may include the personal data we need to advise you and to carry out our advice. It may also include personal data we need in our records to manage or change your policies. This data may include, for example, your contact and identification information, as well as your financial information. These are needed to provide an analysis of your financial situation. Think, for example, of your income or salary information, details of any debts or assets. Important data that is confidential. We are responsible for processing your personal data.

Is all the information needed?

You may be wondering if we need all the personal data we ask of you right now. Whether you want to provide all this information to us. We ask for only the information we need for responsible and appropriate advice. Only then will we succeed in finding a good solution to the question you put to us. If we are missing information or are allowed only limited use then we cannot give full advice. We will then let you know which parts you will be missing and the consequences of this. In some cases, we won't even be able to advise at all.





We use your personal data

We need your personal data to advise you, carry out the advice and manage your policy or mortgage or other financial product and/or change it. With your financial data, we can assess your financial situation and advise you, for example, whether additional provision is needed in case of disability. We do not do that on our own initiative but only if you ask us or instruct us to do so. Your request or instruction is the reason we may use your personal data. We do not use automated decision making in this process. These are decisions made by computer programs or systems, without the involvement of a person.

In addition, we are happy to inform you about our wide range of services, developments in the financial market and current affairs or practical financial tips. We do so in your interest and in our (legally justified) interest.

Sometimes we receive your personal data not from you but through another organization. These can be companies from our commercial network such as a real estate agent, for example. In addition, we work with a marketing agency to find new customers. This involves only your contact information. We use your personal data only when you have requested or authorized these organizations to transfer your personal data.

Should we receive your personal information from another organization or company, we will let you know from what source we received it.



We share your personal data

We share your personal data with third parties if necessary to carry out our advice or make a change on an existing policy. You may also report a claim to us. In order to determine and settle the claim, we will need to share your personal information. We do not share your personal data with organizations in countries outside the European Union (EU).

Depending on the situation, we provide your personal data to:

- Insurers
- Banks and Lenders
- Appraisers
- Asset managers and investment institutions
- Notaries
- Labor experts



Companies we co-operate with: our suppliers (processors)

Within our business operations, we do not do everything ourselves but also outsource work. Think for example of companies that provide software for our administration or host our website. These companies have no control over your personal data, and we remain responsible for the careful use of this personal data. We make proper arrangements with our suppliers about the use and protection of your personal data and record them in an agreement (processor agreement). We thus ensure that the security and confidentiality of your data is at the same high level as it is with us.



We store your personal data

The law may specify the retention period. If not, we will not keep your personal data longer than necessary. How long we keep your personal data depends on the work you have asked us to perform.



Our website

We use functional, analytical - and tracking cookies on our website (www.brickle-mortgages.com). A cookie is a small text file that is stored in the browser of your computer, tablet or smartphone the first time you visit our website. The functional cookies are necessary to use and optimize the website.

We also place cookies that track your browsing behavior so that we can offer customized content and advertisements (think Google Analytics and a Facebook Pixel). During your first visit to our website, we have already informed you about these cookies and asked your permission to place them. You can opt out of cookies by setting your Internet browser to stop storing cookies. In addition, you can also delete any information previously stored through your browser's settings. For an explanation, see: <https://veiliginternetten.nl/themes/situation/cookies-what-are-they-and-what-do-i-do-with-them/>



We protect your personal data

We handle your personal data with care. We have tailored our business operations accordingly and taken appropriate technical measures to protect your personal data to the best of our ability. We require our suppliers of software and IT systems to implement at least equivalent security measures.

Our employees can only see your data if they have permission to do so, and they have taken the legal oath/promise to abide by laws and regulations, act with integrity and observe the duty of confidentiality.





What are your rights

You have a number of rights to determine how we use your personal data or to control its use:



Right of access

You may request a review of your personal information that we have in our records. We provide this survey free of charge.



Right to rectification and supplementation

You may ask to correct your personal data if you believe it is inaccurate. This is important to us and greatly appreciated because we can only do our work on the basis of accurate data.



Right to be forgotten

You may ask us to remove your personal data from our records if you no longer want us to have it and the law allows us to do so.



Right to restrict processing

You may ask us to use personal data only for a specific purpose. For example, if we no longer need the personal data, but you want us to keep it because you need it for an ongoing legal dispute.



Right of data portability

You may ask us to transfer your data to another organization, such as a lawyer or accountant.



Right to object

You may object when we use your personal data from our business activities (legitimate interest of the company). For example, we like to keep you informed about financial matters relevant to you. This is important to you and to us. If you do not want this, you can object and we will comply with your request within one month



You have a complaint

Do you think we have not been careful enough with your personal data? Or would you like to know how we work with your personal data within our company? If so, please contact us:

L.A.G.G.M. van Drunen - tel. 040 - 2392050 - email: louis.vandrunen@perreepartners.nl

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If we have not been able to convince you and you remain of the opinion that we have not handled your personal data with sufficient care, you can file a complaint with the Dutch Personal Data Authority: www.autoriteitpersoonsgegevens.nl