BLOOMBRIDGE

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Privacy Statement and Cookie Policy Bloombridge B.V.

At Bloombridge B.V., we handle your personal information as carefully and confidentially as possible. You can read how we do this in this privacy statement. We process your personal data in accordance with the General Data Protection Regulation (AVG). For questions about your privacy, please contact Bloombridge B.V. via info@bloombridge.nl. For all additional information on personal data protection, please visit www.autoriteitpersoonsgegevens.nl.

Processing personal data

Bloombridge B.V. processes your personal data because you use our services and/or because you provide it to us yourself. The moment our services start, we process your personal data.

Below is an overview of the personal data that we process:

- First and last name
- Your gender
- Date and place of birth
- Address details
- Telephone number
- E-mail address
- Other personal details that you actively provide in correspondence and by telephone to adapt the service to your wishes as sufficiently as possible
- Details of your activities on our website
- Bank account number
- Bloombridge B.V. processes the following special and/or sensitive personal data about you:
- Health (e.g., in case of life insurance, you are asked whether you smoke)
- Creditworthiness check
- Citizen service number (BSN)

Bloombridge B.V. processes your personal data for the following purposes:

- Advising on and acting as an intermediary in mortgages and related products
- Prevention of fraud against financial institutions (money laundering)
- Sending you a newsletter or informative blog
- To be able to contact you by telephone, e-mail, Whatsapp, and/or social media if this is necessary to provide our services
- Inform you about changes to our services and products
- Send you offers and invoices
- Deliver goods and services to you
- Bloombridge B.V. also processes personal data if we are legally obliged to do so, such as data we need for our tax return.
- Bloombridge B.V. analyses your behaviour on the website to improve the website and tailor the range of products and services to your preferences.

Legitimate interest

In some of the above cases, we have a legitimate interest in processing data. We have weighed our interest, for example, the interest to safeguard our own position of proof and legal position, against the privacy interest of the person whose personal data we are processing on this basis. We will not process more data than necessary to fulfil our purpose and safeguard our legitimate interests.

Sharing of personal information with third parties

Bloombridge B.V. does not share your information with third parties unless this is necessary for the execution of the agreement, to comply with accounting and other administrative obligations, or under mandatory laws and regulations. This means that we may share your data with providers, appraisers, lawyers, notaries public, employment experts, supervisors, and the KiFid. This is in order to be able to carry out our services. The sharing of data takes place on a legal basis or an agreement that has been concluded. With these third parties (if necessary), a processing agreement/secrecy agreement will be concluded to ensure the same level of security and confidentiality of your personal information. Bloombridge B.V. remains responsible for this processing.

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Automated decision-making

In almost all cases, when taking out a mortgage or other form of financing, in addition to a creditworthiness check, a check must be made with Bureau Krediet Registratie (BKR). These results are assessed by external parties using computer programs or systems without the involvement of a human being (for example, an employee of Bloombridge B.V.).

Bloombridge B.V. makes decisions based on these automated tests that can have (significant) consequences for individuals. Bloombridge B.V. is not responsible for and has no influence on the processing of or the results of these tests.

Your rights

You have the right to view, correct, or delete your personal data. Deletion of personal data is not permitted if it is required by law.

In addition, you have the right to withdraw any consent for data processing, and you have the right to data portability. If you wish to transfer your data to another provider, Bloombridge B.V. will provide your data in a common and structured form that common digital systems can open.

If you believe that the provisions in this statement are not complied with by Bloombridge B.V., you can object and turn to Bloombridge B.V. You also have the right to file a complaint with the Personal Data Authority via www.autoriteitpersoonsgegevens.nl.

You can request to view, correct, remove, withdraw your permission, or change your personal information at any time. If you wish to make use of this, please get in touch with us by e-mail via info@bloombridge.nl. Bloombridge B.V. will respond to your request as quickly as possible, but in any case, within 30 days. Bloombridge B.V. is entitled to verify your identity when making such a request.

Protection of personal data

Bloombridge B.V. takes the protection of your data seriously and takes appropriate measures to prevent abuse, loss, unauthorized access, unwanted disclosure, and unauthorized changes. If you nevertheless have the impression that your personal data is not adequately protected or if there are indications of misuse, please contact Bloombridge BV.

Retention period

Bloombridge B.V. does not keep your personal data longer than is strictly necessary to fulfil the purposes for which your data was collected or is required by law. The minimum retention period is five years after termination of our services and execution of a contract. Some data may be kept for an extended period of time to keep the service optimal in the future. Invoices and financial records will be kept for at least 7 years for the sake of the legal administration obligation of the Belastingdienst. Cookies are stored for the duration of your browser session.

Cookies

Bloombridge B.V. only uses technical and functional cookies. A cookie is a small text file that is saved on your computer, tablet, or smartphone when you visit this website for the first time. The cookies we use are necessary for the website's technical functioning and ease of use. They ensure that the website works properly and remember, for example, your preferences. They also enable us to optimise our website. You can unsubscribe from cookies by configuring your internet browser so that it no longer saves any cookies. In addition, you can delete all information previously stored using your browser settings.

Name	Supplier	Retention period	Function	Type of cookie
hu-session	bloombridge.nl	Session	This cookie determines whether the user has accepted the cookie consent window.	Necessary
hu-consent	bloombridge.nl	29 days	Not classified	Necessary

Cookies used

BLOOMBRIDGE[®]

Bloombridge B.V. has included buttons for social media. The administrators of these social media services collect your personal data with these buttons. You are responsible for clicking on these buttons and providing your personal information to the administrators of these services. Bloombridge B.V. is not liable for this and refers you to the privacy statements for the relevant social media.

Liability

This privacy statement and cookie policy only relates to the personal information Bloombridge B.V. processes for the purposes discussed in this statement. Bloombridge B.V. accepts no liability or responsibility for the operation and/or content of websites or services of third parties.

Changes

This statement was last amended on the 16th of February 2022. Bloombridge B.V. has the right to change this statement at any time. Bloombridge B.V., therefore, advises you to regularly consult the privacy statement and cookie policy on the website, as changes can be made to the policy. If an amended statement has consequences for the way your personal data is processed, we will inform you digitally.

Contact details

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Amsterdam, February 2022