

# Privacy statement



## You care about your privacy. So do we!

We are VIVAT, the parent company of Zwitserleven, Reaal, nowGO and ACTIAM, among others. We provide insurance policies and other financial products and services.

We collect your personal data whenever you purchase a product or service from us, when you visit our websites or use mobile apps. We also require personal data to provide, maintain and improve our products and services. In everything we do, we make sure we handle your personal data securely and with due care. This privacy statement explains what we do with your personal data, why we need it, when we share it with third parties, how we secure it and what your rights are.

VIVAT takes your privacy seriously. If you wish to invoke your right of access or do you have a question or a complaint? Please contact us via e-mail on [privacy@vivat.nl](mailto:privacy@vivat.nl) or by posting a letter to VIVAT, attn. Data Protection Officer, PO Box 274, 1800 BH Alkmaar, the Netherlands. If you are unhappy about the way we handle your complaint, you can contact the supervisory authority, the [Dutch Data Protection Authority \(Autoriteit Persoonsgegevens\)](#).

We may amend this privacy statement. This privacy statement was most recently amended in **June 2018**.

Finally, if you are unsure about whether a message, app or website originates from us, or if you discover a data breach, please contact us via [informatiebeveiliging@vivat.nl](mailto:informatiebeveiliging@vivat.nl).

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## 1. Who are we?

ACTIAM N.V. provides financial services and carries out asset management activities for professional clients and to retail customers.

ACTIAM N.V. is subsidiary of VIVAT N.V. that is responsible for the processing of personal data by all companies within the VIVAT group. For more information, please go to [www.vivat.nl](http://www.vivat.nl). VIVAT ensures that all companies within the VIVAT group comply with the applicable legislation and regulations on privacy. The following terms and conditions solely apply to ACTIAM N.V.

## 2. What personal data do we collect?

Personal data is any data that pertains to a person and that can be traced back to that person. Different bits of data, gathered together, may also be traced back to a person. The personal data that we collect at ACTIAM is made up of the following three categories:

### a. Personal data necessary for providing products or services

This includes, for example, your name, address, place of residence, e-mail address, telephone number, date of birth, bank account number, car registration number. It also includes the type and term of the agreement you conclude with us. This also includes the data we record whenever you contact our employees or VIVAT employees engaged by us.

### b. Personal data on your use of our website, apps and social media

When you visit our websites or use our (future) apps, we record the IP address, the internet service provider, the browser you are using, the operating system, your click behaviour and the web pages you visit. We also record the date and time of your visit and, if applicable, the website from which you were referred to our website. Depending on the preferences you have set on social media sites, certain data may be shared with us. For more information about cookies and other comparable techniques we use, please see our cookie statement.

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## **c. Sensitive personal data**

This includes financial data, social security number, passport, driving licence, location, account login details etc.

## **3. What do we use personal data for?**

### **a. To be able to review, conclude and perform the agreement or the formation of it**

We use personal data for preparing and performing the agreement. We need your personal data to deliver our products and to perform our services.

We may also use data that is available from public sources, such as the Chamber of Commerce (KvK), Statistics Netherlands (CBS), the Land Registry, the National Vehicle and Driving Licence Registration Authority (RDW) and from market research agencies to enable us perform Know Your Client tasks.

We may review your application or registration by means of a partially automated process. If this is the case, we will inform you of it. If you do not agree with the result of an automated review and/or handling, please contact us about it. See Chapter 10 under e.

After we approve your application for access to our online services or process your registration, we use your personal data to perform the agreement and to provide our products and services. A few examples are listed below.

- We use your contact details to send you user name and password data and to answer your questions. We also register your questions in our systems.
- We use your personal data to perform our online services. For example, we make your personal data available within your secure personal account and save your settings preferences.
- We may record telephone conversations for the purpose of training and coaching or to prevent and combat fraud and abuse, or to comply with statutory obligations. You are entitled to listen to the recorded telephone conversation.

### **b. For the purpose of aligning our products and services with you and sending you relevant information**

We strive to offer you the very best products and services that make your life as easy as possible. We only send you messages containing news and offers from ACTIAM that are relevant to you. We use several different digital media to send you our messages. These include e-mail, apps, social media and your personal account. We may, for example, send you messages informing you about the latest developments, news, promotions, competitions, loyalty programmes, general offers and our new or existing products or services.

We use your personal data to align our services, products and messages to your preferences and behaviour.

- Personal data that you provide to us and data about your purchase of a product or service.
- Personal data that you share with us when you visit our websites and use our apps, including your click behaviour (see also Chapter 2 under b).

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- Data from public sources and from market research agencies. We use these sources to subdivide customers into segments and target groups. This allows us to better align our adverts to your personal situation, wishes and needs.
- Personal data that you have shared with us using your social media profile, provided that you have given us your consent for this.
- If you no longer wish to receive messages from us, you can at all times easily unsubscribe from all commercial news messages. One way to do this is by clicking on the appropriate link provided in the message.

## c. To prevent and combat fraud and abuse

As a financial service provider, we strive to prevent fraud. Prior to and during the term of the agreement, we process personal data for the purpose of preventing, identifying, investigating and combating fraud.

Automated processing can be used to perform risk assessments on applications which focus on fraud. For this purpose, we collaborate with FRISS, a third party that provides risk assessments and identifies fraud risks. On the basis of this assessment, we decide whether further investigation by our Fraud & Integrity department is necessary.

## d. For the purpose of complying with our statutory obligations

As a financial service provider, specific laws sometimes require us to record certain personal data. The Money Laundering and Terrorist Financing (Prevention) Act (*Wet ter voorkoming van witwassen en financieren van terrorisme*, "Wwft") requires us to determine and verify the identity of our customers. In addition, under the Sanctions Act (*Sanctiewet*), we are required to check data pertaining to our customers against lists of sanctioned persons (terrorism) compiled by recognised authorities.

In addition, we are obliged to transfer personal data to government institutions, supervisory authorities, courts or other financial institutions upon request; for instance to the Dutch Tax & Customs Administration, the Netherlands Authority for the Financial Markets (AFM), the Netherlands Authority for Consumers and Markets (ACM), De Nederlandsche Bank (DNB) or an investigative authority such as the police, the Fiscal Intelligence and Investigation Service (*Fiscale Inlichtingen- en Opsporingsdienst* (FIOD) or the Public Prosecutors Office.

## 4. Storage and the exchange of personal data within the VIVAT group

- In deviation from VIVAT Group policy, ACTIAM stores personal data separate from the other VIVAT entities to prevent unauthorised access to that personal data. Certain ACTIAM tasks (for instance a part of client contact for Stichting ACTIAM Beleggersgiro, legal affairs, compliance, finance and fiscal affairs) are performed by VIVAT. VIVAT employees appointed to perform these tasks can be allowed access to the ACTIAM personal data to the extent necessary to fulfil their ACTIAM tasks.

## 5. To whom do we provide your personal data?

### a. Advisers, intermediaries and authorised agents

For some services and products, we collaborate with independent advisers, intermediaries and/or authorised agents. They are each independently responsible for the processing of your personal data. We may also exchange your personal data with independent advisers for use in marketing activities, but only if you have given your consent for this.

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## b. Other companies with which we work

Several examples of types of companies with which we collaborate are listed below. We may work with these companies because it is more efficient or because these parties are better than we are at one aspect of our services. We only provide these parties with the personal data they require to perform the subcontracted work. We have taken the requisite contractual and organisational measures with these parties to ensure that your personal data are processed for these purposes only and that this is done in a secure manner.

- Middle and Back-office activities delegated to BNP Paribas Security Services
- Support staff functions such as IT, finance, legal affairs, compliance, human resources, etc. have been delegated to VIVAT NV
- External advisors necessary for the performance of our services
- Start-up companies to stimulate innovation. We only exchange personal data with these start-up companies after you have given your consent for this
- Administrative activities for Stichting ACTIAM Beleggersgiro have been delegated to Idella

## c. Government institutions, regulators and other financial institutions

We will only provide your personal data to government institutions (such as the Dutch Tax & Customs Administration and the police) and to regulators (such as the Netherlands Authority for the Financial Markets and De Nederlandsche Bank) if we have a statutory obligation to do so. Finally, we may also be compelled by a court order to provide personal data.

## d. Service providers for mail, printing, IT, etc.

We may engage third parties to carry out certain activities. These include POSTNL (for shipping packages) or IT service providers that maintain, design and improve our IT systems, tools and portals.

## 6. International transfer of personal data

In principle, VIVAT does not transfer personal data to countries outside the EEA (European Union and Norway, Iceland and Liechtenstein). Some of our suppliers or third parties with which we collaborate are established in countries outside the EEA, or they store data outside the EEA. The regulations of these countries do not always afford the same level of protection as those within the EEA. This is why we conclude agreements with these parties to ensure that privacy is safeguarded to a similar extent as in the EEA.

## 7. Security of your personal data

We have taken appropriate technical and organisational security measures to protect your personal data against abuse and unlawful or unauthorised use. To this end, we have implemented an IT security policy based on the ISO27001 standard. Our IT processes and structure are based on this policy, and these processes in turn give further protection to personal data.

We adhere to strict access and security policies that apply to all personal data. Moreover, all of our employees are obliged to keep your personal data secret.

Be careful with the devices you use for our online services and take your own security measures. If you are unsure about whether a message, app or website originates from us, or if you discover a weak spot in our services, please contact us via [informatiebeveiliging@vivat.nl](mailto:informatiebeveiliging@vivat.nl). Where necessary, we will inform the Dutch Data Protection Authority of this.

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## 8. Retention period

We do not use your personal data for any longer than is necessary for the purposes for which we obtained it. The period during which certain personal data are stored depends, among other things, on the nature of the personal data, the purposes of the processing and legislation. Tax law, for example, requires us to keep data for at least 7 years.

In some cases, it is our choice to keep personal data for a long time, sometimes even for years after you have stopped being our customer. This is not for commercial purposes, but in order to comply with document retention requirements under the law. Also, in specific cases, we may retain your personal data for a longer period if we expect to need it for (potential) legal proceedings in the future.

In other words, the retention period can differ for each purpose. ACTIAM complies with a VIVAT wide policy for storing data and monitors compliance with the measures taken.

After expiry of the retention period, your personal data will be deleted or converted into data that can no longer be traced back to you. We will then only use the data for historical, statistical or scientific purposes.

## 9. Other environments and social media

Depending on the preferences you have set on social media, certain personal data may be shared with us when you use social media. One example of this is using social media to contact us. We will then receive the information linked to your public profile. We can use Facebook to ensure that only our customers and users can view our messages via Facebook. For more information, please go to <https://www.facebook.com/business/a/custom-audiences>. For more information about social media cookies, please see our cookie statement.

If you use social media to contact us, we cannot guarantee the security of any personal data that you share with us via unsecured social media such as WhatsApp. Many social media providers are established outside the EEA and store your personal data outside the EEA. For this reason, it is possible that your personal data does not enjoy the same level of protection there as it does within the EEA. This is your own responsibility. We therefore recommend that you do not disclose any confidential, special and/or sensitive personal data to us via social media. We will never use social media to share such information with you.

For more information on the personal data we receive and to adjust your settings, please consult the website and the privacy statement of the social media provider. The use of these services is your own responsibility. This privacy statement does not apply to third-party services.

## 10. Your rights

As a customer or user of our services, you have a number of rights which are described below. If you wish to invoke these rights, please contact us via e-mail ([privacy@vivat.nl](mailto:privacy@vivat.nl)). Before we can handle your request, we ask you to share some information such as a copy of your identification. We use this to identify you and to make sure that we do not disclose any of your personal data to an individual posing as you.

We will send you a first response within five working days. We aim to provide you with a reasoned response within a month's time. This is, however, not always possible if the case is a complicated one.

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In that case, we will inform you of this in good time, stating when you can expect to receive a reply from us.

## **a. Right of access**

You have a right to see if, and if so what, personal data is processed by us and you have a right to know the purposes for which we use this personal data and, where applicable, to which third parties we have disclosed this personal data.

## **b. Right of rectification**

You may give instructions to change your personal data if it is incorrect.

## **c. Right to have personal data deleted**

You have the right to have your personal data deleted if we no longer need it for the purpose for which it was collected. It is possible, however, that we do have an interest in retaining your file for a longer period of time, for example because a statutory retention period applies or if fraud is involved. In that case, we may not be able to comply with your request fully or at all.

## **d. Right to object**

You may object to our use of your personal data if we use your personal data for purposes other than the performance of an agreement, compliance with a statutory obligation or ACTIAM's legitimate interests.

## **e. Right not to be subjected to exclusively automated processing**

The review of your application may be partially automated. If this is the case, we will expressly inform you of it. If you do not agree with the result of such a review, please contact us about it.

## **f. Right to data portability**

You have the right to request us to transfer the personal data you have provided to us to another insurer and/or to have the relevant personal data sent to you.

## **g. Right to withdraw consent**

In those cases where we can only use personal data with your explicit consent, you have the right, at any time, to withdraw the consent you granted previously.

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## Lux Funds

### **You care about your privacy. So do we!**

We are ACTIAM (L) and ACTIAM (L) Private Debt, a SICAV and SICAV-SIF respectively, organized under the laws of the Grand Duchy of Luxembourg (collectively referred to as the "Funds").

We collect your personal data whenever you transact with our investment funds or when you visit our websites or use mobile apps. We require the personal data to provide, maintain and improve our products and services. In everything we do, we make sure we handle your personal data securely and with due care. This privacy statement explains what we do with your personal data, why we need it, when we share it with third parties, how we secure it and what your rights are.

We take your privacy seriously. If you wish to invoke your right of access or do you have a question or a complaint? Please contact us via e-mail on [privacy@actiam.nl](mailto:privacy@actiam.nl) or by posting a letter to ACTIAM, attn. Data Protection Officer, PO Box 679, 3500 AR Utrecht, the Netherlands. If you are unhappy about the way we handle your complaint, you can contact the supervisory authority, the [National Commission for Data Protection \(Commission National pour la Protection des Donnees\)](#).

We may amend this privacy statement. This privacy statement was most recently amended in **February 2019**.

Finally, if you are unsure about whether a message, app or website originates from us, or if you discover a data breach, please contact us via [privacy@actiam.nl](mailto:privacy@actiam.nl)

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## **11. Who are we?**

The Funds provide participations in Luxembourg based UCITS and AIFs. The Funds are incorporated in Luxembourg and have been setup by ACTIAM N.V.

ACTIAM N.V. is subsidiary of VIVAT N.V. that is responsible for the processing of personal data by all companies within the VIVAT group. For more information, please go to [www.vivat.nl](http://www.vivat.nl). VIVAT ensures that all companies within the VIVAT group comply with the applicable legislation and regulations on privacy. The following terms and conditions solely apply to ACTIAM N.V.

## **12. What personal data do we collect?**

Personal data is any data that pertains to a person and that can be traced back to that person. Different bits of data, gathered together, may also be traced back to a person. The personal data that we collect at ACTIAM is made up of the following three categories:

### **d. Personal data necessary for providing products or services**

This includes, for example, your name, address, place of residence, e-mail address, telephone number, date of birth, bank account number, car registration number. It also includes the type and term of the agreement you conclude with us. This also includes the data we record whenever you contact our employees or VIVAT employees engaged by us.

### **e. Personal data on your use of our website, apps and social media**

When you visit our websites or use our (future) apps, we record the IP address, the internet service provider, the browser you are using, the operating system, your click behaviour and the web pages you visit. We also record the date and time of your visit and, if applicable, the website from which you were referred to our website. Depending on the preferences you have set on social media

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sites, certain data may be shared with us. For more information about cookies and other comparable techniques we use, please see our [cookie statement](#).

## **f. Sensitive personal data**

This includes financial data, social security number, passport, driving licence, location, account login details etc.

## **13. What do we use personal data for?**

### **a. To be able to review, conclude and perform the agreement or the formation of it**

We use personal data for preparing and performing the agreement you enter into when subscribing to participations in the Funds. We need your personal data to deliver our products and to perform our services.

We may also use data that is available from public sources, such as the Chamber of Commerce, Statistics Bureaus, the Land Registry, the National Vehicle and Driving Licence Registration Authority and from market research agencies to enable us perform Anti-Money Laundering - and Know Your Client tasks.

After we process your registration, we use your personal data to perform the agreement and to provide our products and services. A few examples are listed below.

- We use your contact details to send you information about your participations and to answer your questions. We also register your questions in our systems.
- We may record telephone conversations for the purpose of training and coaching or to prevent and combat fraud and abuse, or to comply with statutory obligations. You are entitled to listen to the recorded telephone conversation.

### **b. For the purpose of aligning our products and services with you and sending you relevant information**

We strive to offer you the very best products and services that make your life as easy as possible. We only send you messages containing news and offers from ACTIAM that are relevant to you. We use several different digital media to send you our messages. These may include e-mail, apps and social media. We may, for example, send you messages informing you about the latest developments, news, promotions, competitions, loyalty programmes, general offers and our new or existing products or services.

We use your personal data to align our services, products and messages to your preferences and behaviour.

- Personal data that you provide to us and data about your purchase of a product or service.
- Personal data that you share with us when you visit our websites and use our apps, including your click behaviour (see also Chapter 2 under b).
- Data from public sources and from market research agencies. We use these sources to subdivide customers into segments and target groups. This allows us to better align our adverts to your personal situation, wishes and needs.
- Personal data that you have shared with us using your social media profile, provided that you have given us your consent for this.

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- If you no longer wish to receive messages from us, you can at all times easily unsubscribe from all commercial news messages. One way to do this is by clicking on the appropriate link provided in the message.

### **c. To prevent and combat fraud and abuse**

As a regulated financial service provider, we strive to prevent fraud. Prior to and during the term of the agreement, we process personal data for the purpose of preventing, identifying, investigating and combating fraud.

Automated processing can be used to perform risk assessments on applications which focus on fraud. For this purpose, we at times collaborate a third party that provides risk assessments and identifies fraud risks. On the basis of this assessment, we decide whether further investigation is necessary.

### **d. For the purpose of complying with our statutory obligations**

As a financial service provider, specific laws sometimes require us to record certain personal data. Laws pertaining to anti-money laundering and counter terrorism financing require us to determine and verify the identity of our customers or other third party business relations. In addition, under the applicable sanctions laws, we are required to check data pertaining to these third parties against lists of sanctioned persons (terrorism) compiled by recognised authorities.

In addition, we are obliged to transfer personal data to government institutions, supervisory authorities, courts or other financial institutions upon request; for instance to the Commission de Surveillance du Secteur Financier (CSSF), the Dutch Tax & Customs Administration, the Netherlands Authority for the Financial Markets (AFM), the Netherlands Authority for Consumers and Markets (ACM), De Nederlandsche Bank (DNB) or an investigative authority such as the police, fiscal authorities, or the Public Prosecutors Office.

## **14. Storage and the exchange of personal data**

- The Funds store personal data in such a manner to prevent unauthorised access to that personal data. The Funds have outsourced certain activities to third parties:
  - CARNE GLOBAL FUND MANAGERS (LUXEMBOURG) S.A. acts as Management Company for ACTIAM (L) and as Alternative Investment Fund Manager for ACTIAM (L) Private Debt;
  - BNP PARIBAS SECURITIES SERVICES acts as depositary, custodian, transfer agent, administrative agent, domiciliary agent and corporate secretary for the Funds;
  - ACTIAM N.V. acts as investment manager for and global distributor of the FundsCertain functions with ACTIAM (for instance legal affairs, compliance, finance and fiscal affairs) are performed by its parent company VIVAT NV. VIVAT NV employees appointed to perform these tasks can be allowed access to the ACTIAM personal data to the extent necessary to fulfil their ACTIAM tasks. Furthermore, ACTIAM NV has outsourced Middle and Back-office activities to BNP Paribas Security Services SCA.

## **15. To whom do we provide your personal data?**

### **e. Advisers, intermediaries and authorised agents**

For some services and products, we collaborate with independent advisers, intermediaries and/or authorised agents (including but not limited to local distributors). They are each independently responsible for the processing of your personal data. We may also exchange your personal data with independent advisers for use in marketing activities, but only if you have given your consent for this.

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## f. Other companies with which we work

Several examples of types of companies with which we collaborate are listed below. We may work with these companies because it is more efficient or because these parties are better than we are at one aspect of our services. We only provide these parties with the personal data they require to perform the subcontracted work. We have taken the requisite contractual and organisational measures with these parties to ensure that your personal data are processed for these purposes only and that this is done in a secure manner.

- External advisors necessary for the performance of our services
- Start-up companies to stimulate innovation. We only exchange personal data with these start-up companies after you have given your consent for this

## g. Government institutions, regulators and other financial institutions

We will only provide your personal data to government institutions (such as the Tax & Customs Administration and the police) and to regulators (such as the CSSF, the AFM and the DNB) if we have a statutory obligation to do so. Finally, we may also be compelled by a court order to provide personal data.

## h. Service providers for mail, printing, IT, etc.

We may engage third parties to carry out certain activities. These include delivery services (for shipping packages) or IT service providers that maintain, design and improve our IT systems, tools and portals.

## 16. International transfer of personal data

In principle, the Funds do not transfer personal data to countries outside the EEA (European Union and Norway, Iceland and Liechtenstein). Some of our suppliers or third parties with which we collaborate are established in countries outside the EEA, or they store data outside the EEA. The regulations of these countries do not always afford the same level of protection as those within the EEA. This is why we conclude agreements with these parties to ensure that privacy is safeguarded to a similar extent as in the EEA.

## 17. Security of your personal data

We have taken appropriate technical and organisational security measures to protect your personal data against abuse and unlawful or unauthorised use. We adhere to strict access and security policies that apply to all personal data. Moreover, all of our employees are obliged to keep your personal data secret.

Be careful with the devices you use for our online services and take your own security measures.

## 18. Retention period

We do not use your personal data for any longer than is necessary for the purposes for which we obtained it. The period during which certain personal data are stored depends, among other things, on the nature of the personal data, the purposes of the processing and legislation. Regulatory requirements imposed on us under applicable law for example, requires us to keep data for at least 7 years.

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In some cases, it is our choice to keep personal data for a long time, sometimes even for years after you have stopped being our customer. This is not for commercial purposes, but in order to comply with document retention requirements under the law. Also, in specific cases, we may retain your personal data for a longer period if we expect to need it for (potential) legal proceedings in the future.

In other words, the retention period can differ for each purpose.

After expiry of the retention period, your personal data will be deleted or converted into data that can no longer be traced back to you. We will then only use the data for historical, statistical or scientific purposes. The Funds comply with the Management Company's policies on data storage and document retention policy.

### **19. Other environments and social media**

Depending on the preferences you have set on social media, certain personal data may be shared with us when you use social media. One example of this is using social media to contact us. We will then receive the information linked to your public profile. We can use Facebook to ensure that only our customers and users can view our messages via Facebook. For more information, please go to <https://www.facebook.com/business/a/custom-audiences>. For more information about social media cookies, please see our cookie statement.

If you use social media to contact us, we cannot guarantee the security of any personal data that you share with us via unsecured social media such as WhatsApp. Many social media providers are established outside the EEA and store your personal data outside the EEA. For this reason, it is possible that your personal data does not enjoy the same level of protection there as it does within the EEA. This is your own responsibility. We therefore recommend that you do not disclose any confidential, special and/or sensitive personal data to us via social media. We will never use social media to share such information with you.

For more information on the personal data we receive and to adjust your settings, please consult the website and the privacy statement of the social media provider. The use of these services is your own responsibility. This privacy statement does not apply to third-party services.

### **20. Your rights**

As a user of our services, you have a number of rights which are described below. If you wish to invoke these rights, please contact us via e-mail ([privacy@actiam.nl](mailto:privacy@actiam.nl)). Before we can handle your request, we ask you to share some information such as a copy of your identification. We use this to identify you and to make sure that we do not disclose any of your personal data to an individual posing as you.

We will send you a first response within five working days. We aim to provide you with a reasoned response within a month's time. This is, however, not always possible if the case is a complicated one. In that case, we will inform you of this in good time, stating when you can expect to receive a reply from us.

#### **a. Right of access**

You have a right to see if, and if so what, personal data is processed by us and you have a right to know the purposes for which we use this personal data and, where applicable, to which third parties we have disclosed this personal data.

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### **b. Right of rectification**

You may give instructions to change your personal data if it is incorrect.

### **c. Right to have personal data deleted**

You have the right to have your personal data deleted if we no longer need it for the purpose for which it was collected. It is possible, however, that we do have an interest in retaining your file for a longer period of time, for example because a statutory retention period applies or if fraud is involved. In that case, we may not be able to comply with your request fully or at all.

### **d. Right to object**

You may object to our use of your personal data if we use your personal data for purposes other than the performance of an agreement, compliance with a statutory obligation or the Funds' legitimate interests.

### **e. Right not to be subjected to exclusively automated processing**

We do not use automated review procedures.

### **f. Right to data portability**

You have the right to request us to transfer the personal data you have provided to us to another insurer and/or to have the relevant personal data sent to you.

### **g. Right to withdraw consent**

In those cases where we can only use personal data with your explicit consent, you have the right, at any time, to withdraw the consent you granted previously.