

Data protection information

Our handling of your data and your rights

Information under Articles 13, 14 and 21 of the General Data Protection Regulation (GDPR)

The European Federation of Building Societies (below: EFBS) represents credit and other institutions from 11 Member States of the European Union, which promote and support the financing of home ownership. The Secretariat General is located in Brussels.

The main task of the EFBS is to safeguard the interests of its members in relation to the institutions of the European Union and to inform its members of the measures taken by the institutions of the European Union. In addition, the EFBS promotes exchanges between members in the fields of housing finance and housing policy by convening meetings of members and technical committees. Furthermore, the EFBS maintains regular technical exchanges with other associations and institutions, especially in the field covered by the credit and housing sector. Finally, the EFBS organises congresses at regular intervals on topics in the fields of housing finance and housing policy and related themes.

In performing the above-mentioned tasks, the EFBS processes personal data of these groups of persons.

Against this background, we should like to provide you below with a summary on the processing of your personal data and to inform you of the claims and rights available to you under the current data protection law. Which data in particular are processed and how they are used depends to a large extent on your function in relation to us (legal representative or staff member of a member institution, representative from politics, the administration, the supervisory authorities, representative of another association or another institution, etc.). This means that not all parts of this information will be applicable to you in full.

1. Who is responsible for the data processing and who can you apply to?

The following is responsible for the data processing:

European Federation of Building Societies
Rue Jacques de Lalaing 28
1040 Brussels
Telephone +32 2 231 03 71
Fax +32 2 230 82 45
E-Mail: info@efbs-bausparkassen.org

2. Which personal data do we process and where do these data come from?

We process (i.e. collect, store, use, transmit, etc.) personal data which we receive in the context of performance of the above-mentioned tasks.

These may firstly be personal data which we receive from our member institutions within the framework of our cooperation, but also data which we receive from our contacts in the institutions of the European Union. Furthermore, these may be personal data which we receive from you, if you contact us by e-mail or telephone with a request or sign up with us for an event.

Furthermore, we process personal data that we receive validly (e.g. in the context of carrying out events, to fulfil contacts with service providers and suppliers). Finally, we process personal data that we have validly obtained and are allowed to process from publicly accessible sources (e.g. public registers, telephone directories or lists or further media).

Relevant personal data that we process in the performance of the above-mentioned tasks may include: first name and surname, where appropriate title, where appropriate your position in the undertaking, administration or authority, in the association or other institution, in so far as you relate to us in this capacity, your membership of certain technical committees, bodies or working groups, your office address and/or your private address, further contract data, such as your e-mail address and your telephone and/or fax number, where appropriate your date and place of birth, where appropriate bank account data, or other relevant information in the respective individual case.

3. Why are these data processed (purpose of processing) and on which legal basis does this occur?

Your personal data are processed in accordance with the provisions of the European General Data Protection Regulation (GDPR).

The processing of your personal data takes place in the pursuit of the statutory objectives of the EFBS (Article 6(1)(b) GDPR) but also to perform the further above-mentioned tasks. These include safeguarding and representation of interests, information of the member institutions, participation in consultations initiated by European institutions, professional exchanges with other associations.

In so far as the tasks extend beyond statutory objectives, the legal basis for processing the data is the weighing-up of interests undertaken by us and therefore the safeguarding of the legitimate interests of the EFBS (Article 6(1)(f) GDPR).

If you have given us a corresponding consent to process personal data for specific purposes, the processing is lawful on the basis of your consent (Article 6(1)(a) GDPR). Consent given can be withdrawn at any time. This also applies to the withdrawal of declarations of consent given to us before the entry into force of the General Data Protection Regulation, i.e. before 25 May 2018.

4. Who receives your data?

Within the EFBS, the only persons who have access to your data are those who need them to perform the above-mentioned tasks. The processing is undertaken by EFBS staff members entrusted with this work, who are bound to secrecy, so your interests are sufficiently protected during the processing of the data.

It is not ruled out that service providers used by us (processors within the meaning of Article 28 GDPR) have short-term access to your data within the context of the processing. These processors include firms which are responsible for the maintenance and servicing of IT applications, but possibly also service providers in the fields of telecommunications, printing services and logistics. However, they are naturally also subject to the provisions of the European Data Protection Regulation (GDPR). Transmission outside the EFBS occurs only if legal provisions so require or if you have consented to the data transfer.

5. How long are your data stored?

In principle, your data are stored only for so long as is necessary to perform the above-mentioned tasks, unless destruction/erasure are contrary to statutory obligations on keeping and documentation or you have consented to longer keeping/storage.

6. Will data be transmitted in a third country or to an international organisation?

In principle, no personal data are transmitted to countries outside the EEA (European Economic Area) or to an international organisation to perform the above-mentioned tasks, unless you have given your consent to this.

In the context of remote maintenance of standard IT components, it cannot be ruled out in individual cases, for purposes of debugging, that an IT service provider from a third country (e.g. USA) in rare cases obtains controlled and limited access to personal data. We shall inform you separately of details, in so far as is required by law.

7. Which data protection rights do you have?

Details are contained in the respective provisions of the General Data Protection Regulation.

According to Article 15 GDPR, you have the right to obtain access to the stored personal data concerning you. Furthermore, according to Article 16 GDPR, under certain conditions, you have the right to obtain rectification or according to Article 17 GDPR the right to obtain erasure of your data. In addition, according to Article 18 GDPR, you have the right to restriction of processing of your data and according to Article 20 GDPR a right to data portability. In so far as we process your data on the basis of legitimate interests, you have the right to object under Article 21 GDPR.

Finally, according to Article 77 GDPR, you have the right to lodge a complaint with a data protection supervisory authority.

The competent data protection supervisory authority for us is:

Autorité de protection des données
Rue de la Presse 35
1000 Brussels
Telephone +32 2 274 48 00
Fax: +32 (0)2 274 48 35
E-mail: contact@apd-gba.be

8. Are you under an obligation to provide your data?

You need provide only the personal data we require to pursue the objectives of the EFBS and to perform the tasks associated with this or that are necessary to conduct any other business relationship. Should you decide not to provide the necessary data, we may be unable to respond to your request.

9. To what extent is there automated individual decision-making?

Automated decision-making within the meaning of Article 22 GDPR, i.e. decisions based solely on automated processing, does not occur at the EFBS.

10. To what extent are your data used for profiling (scoring)?

Profiling, i.e. processing of personal data for the purpose of evaluating certain personal aspects, does not occur.

**Information on your right to object
under Article 21 of the General Data Protection Regulation (GDPR)**

You have the right to object, on grounds relating to your particular situation, at any time to processing of personal data concerning you which is based on point (f) of Article 6(1) of the General Data Protection Regulation (data processing based on weighing-up of interests).

In the case of objection, we shall no longer process your personal data unless we can demonstrate compelling legitimate grounds for the processing, which override your interests, rights and freedoms, or the processing is for the purpose of the establishment, exercise or defence of legal claims.

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