

Data Protection Policy

1. Name and contact details of the controller

This data protection policy information applies to the data processing by the European Federation of Building Societies.

The responsibility lies with the:

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

2. Collection and storage of personal data, nature and purpose of their use

a) When visiting our website

When you visit www.efbs.org, the browser used on your device automatically sends information to the server of our website. This information is stored temporarily in a so-called log file. The following information is collected and stored until automated deletion:

- IP address of the requesting computer,
- date and time of access,
- name and URL of the retrieved file,
- website from which access is made (referrer URL),
- the browser and, if necessary, the operating system of your computer as well as the name of your access provider.

The data mentioned are processed by us for the following purposes:

- ensuring a smooth connection to our website,
- ensuring convenient use of our website,
- evaluation of system security and stability as well as
- for other administrative purposes.

The legal basis for data processing is Art. 6 para. 1 p. 1 point f) of the General Data Protection Regulation (GDPR). Our legitimate interest follows from the data collection purposes listed above. In no case we use the collected data for the purpose of drawing conclusions about you.

In addition, we use cookies and analysis services on our website. Further details can be found under no. 4 and 5 of this privacy policy.

b) When using our e-mail contact address

For questions of any kind, we offer you the opportunity to contact us via the e-mail address mentioned on our website. It is necessary to provide a valid e-mail address so that we know who the request came from and to answer it. Further information may be provided voluntarily. In the case of contact via e-mail, the information you provide will be stored for the purpose of processing your request. We do not pass your data to third parties, neither will we match the data thus provided to us with data that may be collected by other components of our website.

The data processing for the purpose of contacting us is in accordance with Art. 6 para. 1 p. 1 point a) GDPR based on your voluntarily granted consent.

The personal data provided when contacting us will be deleted after your request has been finally processed.

3. Transfer of data to third parties

A transfer of your personal data to third parties for other purposes other than those listed below will not take place.

We only share your personal information with third parties

- if you have given your explicit consent according to Art. 6 para. 1 p. 1 point a) GDPR,
- if disclosure pursuant to Art. 6 para. 1 s. 1 point f) GDPR is required to exert, exercise or defend legal claims and if there is no reason to presume that you have a predominantly legitimate interest in not disclosing your data,
- in the event that disclosure pursuant to Art. 6 para. 1 s. 1 point c) GDPR is a legal obligation or
- if this is permitted by law and according to Art. 6 para. 1 s. 1 point b) GDPR is required for the settlement of contractual relations with you.

4. Cookies

We use cookies on our site. Cookies are small files that your browser automatically creates and that are stored on your device (laptop, tablet, smartphone etc.) when you visit our site. Cookies do not harm your device, do not contain viruses, Trojans or other malicious software.

In the cookie, information is stored, each resulting in connection with the specific terminal used. However, this does not mean that we are immediately aware of your identity.

On the one hand, cookies help us to improve our website and to provide you with a better browsing experience. Session cookies, for instance, can recognize that you have already visited individual pages of our website. They are deleted automatically after you have left our website.

In addition, to improve usability, we also use temporary cookies that are stored on your device for a specific period of time. When you visit our website again to take advantage of our services, they will automatically recognize that you have already been with us and which specific inputs and settings you have made so that you do not need to re-enter them.

We also use cookies in order to statistically record the use of our website and to evaluate the data thus obtained for the purpose of optimizing our service (see no. 5). These cookies allow us to automatically recognize when you visit our site again that you have been with us before. These cookies are deleted automatically after a defined time.

The data processed by cookies for the above purposes are required to safeguard our legitimate interests or that of third parties according to Art. 6 para. 1 s. 1 point f) GDPR.

Most browsers accept cookies automatically. However, you can configure your browser in such a way that no cookies are stored on your device or a warning always appears before a new cookie is displayed. However, disabling cookies completely may mean that you can not use all features of our website.

5. Analysis-Tool: Google Analytics

The tracking measure listed below is used by us in accordance with Art. 6 para. 1 s. 1 point f) GDPR. With the tracking measure used, we want to ensure that the design is tailored to requirements as well as the ongoing optimization of our website.

On the other hand, we use the tracking measure to statistically record the use of our website and to evaluate it for the purpose of improving our services for you. These interests are to be regarded as justified within the meaning of the aforementioned provision.

For the purpose of customizing and continually optimizing our pages, we use Google Analytics, a web analysis service provided by Google Inc. (https://www.google.de/intl/en_GB/about) (1600 Amphitheatre Parkway, Mountain View, CA 94043, USA; hereafter „Google“).

In this context, pseudonymous usage profiles are created and cookies are used (see no. 4). The information generated by the cookie about your use of our website such as

- browser type / version,
- operating system used,
- referrer URL (the previously visited page),
- host name of the accessing computer (IP address),
- time of the server request

is transmitted to a server of Google in the US and stored there. This information is used to evaluate the use of the website, to compile reports about the website activities and for providing other services related to website activity and internet usage for the purpose of market research and tailor-made website design.

This information may be transferred to third parties if required by law or if third parties process these data in the order. Under no circumstances will your IP address be merged with any other data provided by Google. The IP addresses are anonymized in such a way that assignment is impossible (IP masking).

You can prevent the installation of cookies by setting the browser software accordingly. In this case, however, we point out that in this case not all features of our website may be exploited.

You can also prevent the collection of data generated by the cookie and related to your use of our website (including your IP address) and the processing of this data by Google by downloading and installing a browser add-on available through the following link: <https://tools.google.com/dlpage/gaoptout?hl=en>.

As an alternative to a browser add-on, especially for browsers on mobile devices, you can also prevent Google Analytics tracking by making the appropriate settings in your ad choices under <http://www.youronlinechoices.com/uk/>. Setting an opt-out cookie will prevent future collection of your information when you visit this site. This opt-out cookie is only valid in this browser and only for our website and is stored on your device. If you clear the cookies in this browser, you have to set the opt-out cookie again.

Further information on the terms of use and privacy policy of Google Analytics can be found on <https://support.google.com/analytics/answer/6004245?hl=en>.

6. Your Rights

You have the right

- to request information about your personal data processed by us pursuant to Art. 15 DGPR. In particular, you can request information on the processing purposes, the category of personal data, the categories of recipients to whom your data has been disclosed, the planned retention period, the right to rectification, deletion, limitation of processing or objection, the existence of a right to complain, the source of data, if not collected by us, and the existence of automated decision-making including profiling and, where appropriate, meaningful information about their details;
- that, in case your personal data stored by us pursuant to Art. 16 DGPR are incorrect or incomplete, demand their correction without delay;
- in accordance with Art. 17 GDPR, to request the deletion of your personal data stored by us, unless the processing for the exercise of the right to freedom of expression and information, for the fulfillment of a legal obligation, for reasons of the public interest or for assertion, exercise or defense of legal rights is required;
- to demand, pursuant to Art. 18 GDPR, the restriction of the processing of your personal data, as far as the accuracy of the data is disputed by you, the processing is unlawful, but you reject its deletion and we no longer need the data, but you require them to assert, exercise or defend legal claims or you have objected to processing in accordance with Art. 21 GDPR;
- in accordance with Art. 20 GDPR, to receive your personal data provided to us in a structured, standard and machine-readable format or to request transmission to another person in charge;

- in accordance with Art. 7 (3) GDPR, to revoke your once given consent to us at any time. As a result, we are not allowed to continue the data processing based on this consent for the future and
- to complain to a supervisory authority in accordance with Art. 77 GDPR.

The supervisory authority responsible for us is:

Autorité de protection des données
Rue de la Presse 35
1000 Brussels, Belgium
Phone +32 2 274 48 00
Fax +32 2 274 48 35
Email: contact@apd-gba.be

7. Right to Object

If your personal data are processed on the basis of legitimate interests in accordance with Art. 6 para. 1 s. 1 point f) GDPR, you have the right to file an objection against the processing of your personal data in accordance with Art. 21 GDPR, provided that there are reasons for this arising from your particular situation or if the objection is directed against direct mail. In the latter case, you have a general right of objection, which is implemented by us without specifying any particular situation.

The objection can be form-free and should be addressed to info@efbs-bausparkassen.org.

8. Data Security

We use the widely used Transport Layer Security (TLS) method in conjunction with the highest level of encryption supported by your browser. In general, this is a 256-bit encryption. If your browser does not support 256-bit encryption, we will use 128-bit v3 technology instead. Whether a single page of our website is encrypted is shown by the closed or open key or lock icon in the lower status bar of your browser.

We also take appropriate technical and organizational security measures to protect your data against accidental or intentional manipulation, partial or total loss, destruction or against unauthorized access by third parties. Our security measures are continuously improved in line with technological developments.

9. Links to other websites

On our website you may find links to the websites of other providers not affiliated with us ("third parties"). If you click on these links, we no longer have any influence on what data is collected by the third party and how the data is used. Detailed information on data collection and use can be found in the privacy policy of the respective provider.

Since data collection and processing by third parties is naturally beyond our control, we can not accept any responsibility for this.

10. Updating and changing this privacy policy

This privacy policy is currently valid and is valid as of October 2018.

As a result of the further development of our website and offers thereof or due to changed legal or official requirements, it may be necessary to change this privacy policy. The current privacy policy can be viewed at <https://www.efbs.org/data-protection> and printed by you at any time.