

# 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 (EFBS) represents credit and other institutions from eleven member states of the European Union that promote and support the financing of home ownership. The secretariat general is located in Brussels.

The main task of the EFBS is to represent the interests of its members to the institutions of the European Union and to inform its members of the measures taken by the institutions of the European Union regarding housing policy and housing finance. In addition, the EFBS promotes exchanges among its 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 events, and more specifically 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 the personal data of its members and other participants in its activities.

Against this background, we should like to provide you an overview of how we process your personal data and to inform you of the claims and rights available to you under the current data protection law. What data is processed and how it is 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 whom can you contact?**

The following is responsible for 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](mailto:info@efbs-bausparkassen.org)

## **2. What personal data do we process and where does this data come from?**

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

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

Furthermore, we process personal data that we receive in the context of carrying out events, to fulfil contacts with service providers and suppliers, etc. Finally, we process personal data that we are allowed to process from publicly accessible sources such as public registers, telephone directories or lists, other media, etc.

Relevant personal data that we process in the performance of the above-mentioned tasks may include:

- first name and surname, as well as, title if applicable,
- where appropriate your position in an organization, administration or authority, in an association or in another institution, in your capacity as a representative of said organization, authority, etc.,
- your membership in certain technical bodies, committees, or working groups,
- your office address and/or your private address,
- further contact 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,
- Where appropriate photographs and video recordings.

As well as other case appropriate relevant information.

### 3. Why is this data processed (purpose of processing) and on what legal basis does this occur?

Your personal data is processed in accordance with the provisions of the European General Data Protection Regulation (GDPR), as well as in accordance with other relevant data protection provisions.

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

Should the EFBS organize events or conclude contracts with service providers, suppliers etc., we reserve the right to process personal data for the fulfilment of contracts or contract-like conditions on the basis of (Article 6(1)(b) GDPR).

Where these tasks extend beyond statutory objectives, the legal basis for processing data may be a balancing of interests undertaken by us in order to safeguard the legitimate interests of the EFBS or a third party (Article 6(1)(f) GDPR). Should your contact data be obtained in the context of an EFBS event, we will save your contact data for use for future professional events, especially congresses.

If you have given us consent to process personal data for specific purposes or event, the use of your personal data is lawful on the basis of your consent (Article 6(1)(a) GDPR). Consent may be withdrawn at any time. This also applies to the withdrawal of consent given to us before the entry into force of the General Data Protection Regulation, i.e. before 25 May 2018. Please be advised that a withdrawal of consent applies only to the future. Data processing which took place before the withdrawal of consent is not affected.

### 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, who are entrusted with this work, and who are bound to secrecy, so your interests are sufficiently protected during the processing of the data.

It cannot be ruled out that service providers used by us (processors within the meaning of Article 28 GDPR) receive access to your data from us. 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, event planning, 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 is your data stored?

In principle, your data is stored only for so long as is necessary to perform the above-mentioned tasks, or if it is necessary to retain your data in order to fulfil contractual or contract-like obligations. An exception to this is if the destruction or erasure of your personal data is contrary to statutory obligations for the keeping of data or storing of documentation. The EFBS will also keep your data if you have consented to its storage.

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

In principle, no personal data is 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 do 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 your stored personal data. Under certain conditions you have the right under Article 16 GDPR to demand that your data be corrected, and again under certain conditions you have the right under Article 17 GDPR to demand that your data be erased. Under Article 18 GDPR you have the right to restrict the processing of your data. Under Article 20 GDPR you have 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](mailto:contact@apd-gba.be)

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

You need provide only the personal data we require to pursue the objectives of the EFBS and to perform associated tasks 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 at any time to object, on grounds relating to your particular situation, to the processing of your personal data which is based on Article 6(1)(e) GDPR (data processing in the public interest) and Article 6(1)(f) GDPR (data processing based on the balancing of interests). The right to object also applies to profiling.

If you make an objection, we will no longer process your personal data unless we can demonstrate compelling legitimate grounds for its processing which override your interests, rights and freedoms, or the processing of your personal data is for the establishment, exercise or defense of legal claims.

Under certain conditions we process your personal data for direct marketing purposes. You have the right at any time to object to the use of your personal data for direct marketing purposes; this also applies to profiling as far as this is connected to the direct marketing.

If you make an objection to the use of your personal data for the purpose of direct marketing, we will no longer use your personal data for this purpose.

An objection may be made informally and should be directed to:

European Federation of Building Societies  
Rue Jacques de Lalaing 28  
1040 Brussels  
E-Mail [info@efbs-bausparkassen.org](mailto:info@efbs-bausparkassen.org) .