

## **1. General**

In order to respect your privacy, BV FINANCIAL GROUP MYBVFG.COM, take the measures detailed in this privacy statement. We attach great importance to protecting the privacy of our customers, subscribers, readers, viewers, surfers and users. With this privacy statement, we intend to inform you as well as possible about the data we collect, the reasons for this collection and the control you have over it.

The purchase of our products or services or the use of our services, websites and applications imply that you are aware of the provisions and measures contained in this privacy statement, that you understand and agree to them. . BV FINANCIAL GROUP MYBVFG.COM reserves the right to adapt its privacy policy at any time, provided users are informed via the website or by e-mail. The modifications automatically come into effect as soon as they are published.

The processing of personal data within BV FINANCIAL GROUP MYBVFG.COM is subject to United Kingdom law.

## **2.Collection of personal data**

BV FINANCIAL GROUP MYBVFG.COM collects, records and processes personal data belonging to its customers, surfers and users of its services and applications, information sites and online stores. By "personal data" (or "personal data") we mean data which relates to an identifiable person and (i) that you provide to us yourself; (ii) that we assign to you to enable you to use our products and services; (iii) that we get through your use of our products and services; (iv) who we are through third parties.

### **2.1 Personal data communicated specifically:**

Certain personal data must be communicated expressly: when subscribing to a subscription, purchasing products, using certain parts of a website or an application, registering for an event, participating in a competition or an action or the creation of a user account or a profile. These data are considered to have been provided voluntarily.

Depending on the service used, this may include the following categories of personal data:

- o Name, first name, appellation, sex, date of birth, language preference or age.
- o Postal address, postal code, town, e-mail address, telephone number, mobile or mobile number.
- o Bank account number.
- o Professional data (profession, function, etc.) or data relating to studies or training if they are relevant given the nature of the publication or service.
- o Data relating to the subscription or indication of the reason for terminating the

subscription.

- o Any preferences or interests that you communicate via registration forms, social media,

actions, mobile applications, contests, etc.

- o Responses to requests for feedback on our products or services, as part of satisfaction surveys or market studies.

- o Where applicable: financial data and data relating to your solvency.

As prescribed by law, we do not process sensitive data such as data relating to your racial or ethnic origin, your political opinions, your sexual preferences, your health ...

You guarantee the accuracy and completeness of the data you provide. The communication of inaccurate data or data belonging to third parties may lead to the temporary or definitive refusal of access (total or partial) to certain products and services of BV FINANCIAL GROUP MYBVFG.COM.

## 2.2 Personal data collected automatically:

Other data is collected automatically when using our websites, mobile and digital applications, through cookies or other systems that record information, such as IP address, device used, site visited or application used, language and type of browser, etc. The use of certain websites or applications requires prior identification.

Depending on the service or application used, the identification concerns the following data:

- o If you identify yourself on one of our websites or applications using your user account of a social media site (Facebook, LinkedIn, Twitter ...), we can - provided you have given us authorization - extract information for the profiles you create on our website.

- o When using digital applications (websites, apps for tablets or smartphones, etc.), the following data may be recorded:

- o Location data: this data allows us to locate you (approximately).

- o Time, frequency and duration of use

- o The use you make of our newsletters or websites, or the articles, videos, photos, pages you view, read or share.

- o How you arrived on our website (via which referrer or keyword)

- o If you use antipub software when you visit our websites

- o The device, system software or browser you are using.

We use this data in particular to be able to offer you as a customer a better and personalized experience, and to be able to adapt and improve our offers and products.

## 2.3. Personal data obtained from third parties.

Personal data obtained from third parties is collected by mybvfg.com.co.uk and the host Wix.com.

### **3.Saving of and access to personal data**

The personal data communicated or collected in this way expressly or automatically are integrated and processed in the Wix.com file.

BV FINANCIAL GROUP mybvfg.com through Wix.com, is responsible for the processing of this personal data and verifies the processing that is done at its request by third parties. BV FINANCIAL GROUP mybvfg.com will not keep your data longer than permitted by law and necessary for the purposes mentioned in this document.

The data of subscribers, readers, registered persons or newsletter recipients of one of our publications are subject to the following safeguard policy:

- o For tax reasons, subscriber data is kept for 7 years after the end of the subscription.
- o the data of non-subscribers, purchasers of single issue products, readers, registered persons, participants in competitions, recipients of newsletters are deleted if no interaction has taken place for 5 years.

### **4.Processing of personal data**

The data that may be collected as described above may be combined with each other in order to better align our offers, products or services with your personal needs. Your personal data may be enriched or supplemented with additional data which is either publicly available or comes from partners or external data providers.

By “data processing” we mean any processing of personal data. The notion of “processing” covers in particular the collection, establishment, classification, conservation, updating, modification, consultation, use, dissemination or, in whatever manner, updating, disposal, collection, combination, archiving, deletion or permanent destruction of personal data.

We process personal data for various purposes. For each purpose, we only process the data necessary to achieve the specific purpose.

We use personal data:

- o When we are authorized to do so. In this case, we process the personal data for the specific purposes for which we are authorized to do so.
- o As part of the performance of a contract or agreement, for example a subscription to one of our publications, a purchase of products or the performance of a service requested by the person concerned.

- o To comply with legal or regulatory provisions to which we are subject, for example tax obligations.
- o When BV FINANCIAL GROUP mybvfg.com has a legitimate interest in doing so, in which case we always seek a balance between this interest and respect for the privacy of the person concerned. BV FINANCIAL GROUP mybvfg.com considers the following processing to be necessary within the framework of its legitimate interest:
  - o Direct marketing, including promotional communication via email, telephone, mail, advertising or other channels
  - o to existing customers and subscribers in order to offer
  - o actions, promotions, invitations to events, offers and benefits from the title (s) to which they are subscribed
  - o subscription offers to other similar titles
  - o event visitors when they have participated in a similar event
  - o to the contacts of the advertising network
  - o Direct marketing for prospective purposes: including promotional communication to prospects by telephone, mail, advertising or other channels.
- o The explicit or automated collection and combination of personal data (as described in point 2.) in order to better understand the profile and the supposed preferences and interests of customers (such as subscribers) and prospects (such as non-paying visitors websites) and use this data to personalize offers through direct marketing, digital applications (such as websites or apps) or targeted advertising campaigns.
- o Controlled distribution: distribution of a publication within a defined target group to which the publication is sent free of charge.
- o Business information management: BV FINANCIAL GROUP's business unit processes business-to-business data relating to companies with a view to making them available to other companies on paper, online and digitally, in order to to enable the latter to limit their financial risks, prevent fraud, comply with the legislation in force relating to money laundering, etc. As this is B2B information, it does not fall within the scope of the GDPR. In addition, TBI collects data from professionals to also make it available for marketing and data management purposes. When collecting this data, the obligation to notify the data subjects is always respected. These are informed that their data is included in the database and for what purposes these data are processed. They always have the right to consult, correct and delete their data.

In some cases, we use anonymous, aggregated data for business purposes or for external reporting purposes. This data can never lead to the identification of a particular individual

## 5. Purpose of the processing of personal data

Subject to authorization, insofar as this is required, we collect and process personal data for the following concrete purposes:

- Delivery of products and services:

- o The management of customer administration for the supply of products or the provision of services (such as the management of your subscription, the sending and the supply of a purchased product) the management of registrations to an event or seminar , or the designation of the winners of the contests in which you have participated.

- Direct marketing) :

- o Contact you for marketing purposes and inform you about our (new) products, services, contests, actions and offers and those of other companies within BV FINANCIAL GROUP mybvfg.com.

- Personalization and targeting

- o The alignment of our website (s), newsletters, digital applications and in particular advertisements with your preferences or profile.

- o Send you targeted offers and promotions that match your preferences or profile, or avoid sending you the same message several times through different channels.

- To fight against fraud or abuse of our digital platforms or applications.

- Market research and analysis

- o We may use your data and consumption profile to evaluate our products and services.

- To meet our legal obligations.

- o It may happen that we are legally obliged to keep certain personal data or to communicate it to the authorities. In the context of a police or judicial investigation, we are obliged to communicate certain data confidentially to the competent authorities.

- o For research, testing and statistical purposes, including trend analysis.

- o We may use anonymous, aggregated data, for example to report internally and externally on the use of our services - for example on the intensity with which certain sites, apps or digital services are used, or on the success of certain shows or channels. It is impossible to reduce the data used in this context to the level of an identifiable individual. The information that we extract from these analyzes is used to evaluate our current product and service portfolio and processes and to adapt them according to new developments.

- o New objectives

- o We may use your data for new purposes, not yet provided for in our privacy statement. Where appropriate, we will contact you by e-mail or via the website before using your data for these new purposes, to inform you of changes to our rules relating to respect for privacy and to give you the opportunity to refuse us your consent.

## **6. Minors**

BV FINANCIAL GROUP mybvfg.com respects the privacy of minors and encourages parents to be actively involved in their children's online activities.

BV FINANCIAL GROUP mybvfg.com will not knowingly or intentionally collect personal data from minors.

BV FINANCIAL GROUP mybvfg.com encourages minors, when visiting a BV FINANCIAL GROUP mybvfg.com website, to inform their parents about their online activities and to seek their advice before providing personal data to BV FINANCIAL GROUP mybvfg.com

BV FINANCIAL GROUP mybvfg.com encourages minors, when they wish to create an account, to carefully read the privacy statement alongside their parents.

We recommend that minors use a pseudonym in their email address rather than giving their real name. In addition, we recommend that they provide only the data necessary for the online use of the BV FINANCIAL GROUP mybvfg.com service.

In addition, parental permission is required for subscribing to a subscription, requesting products and services offered by BV FINANCIAL GROUP mybvfg.com through the websites. Subscriptions, products and services are always subject to the conditions of BV FINANCIAL GROUP mybvfg.com.

## **7. Security of your personal data**

BV FINANCIAL GROUP mybvfg.com takes the appropriate organizational and technical security measures necessary to protect your personal data and respect your privacy in order to prevent the loss, unlawful use or modification of the information we collect. This is an obligation of means and not an obligation of result.

The employees of our company having access to your personal data are carefully selected and their number is limited. Access to your personal data is given to them to the extent that they need it to properly perform their tasks

Our websites sometimes show links to third-party sites (for example: social media, organizer of events that we sponsor) whose terms of use do not fall within the scope of this privacy policy. Carefully read their policy on the protection of your personal data.

With regard to the international communication of personal data, we protect your data in accordance with the level of protection required by European regulations.

## **8. Disclosure of your personal data**

We do not sell or transmit personal data to third parties or business partners, except:

- o to our beneficiaries and to other companies within BV FINANCIAL GROUP mybvfg.com for the same purposes as those contained in this privacy statement;
- o when the dissemination of your data is necessary for our provision of services: for certain aspects of our products and services, we work with third parties or we use subcontractors. The dissemination of your data only serves the same purposes as those which motivate their use within BV FINANCIAL GROUP mybvfg.com. We ensure that, like us, these third parties have generated your data safely, with respect and in good faith;
- o Your personal data is also received by the company Wix.com, you can find more information on the processing of personal data carried out by Wix.com on its dedicated web page [www.wix.com](http://www.wix.com)

o When you browse our websites or when you use our mobile applications, we may need to share with our host Wix.com and the companies in its group acting as joint controllers of the personal data that we collect from from you, such as your email address (in hashed and pseudonymous form), your IP address, your mobile advertising ID, or information about your browser or operating system. Wix.com uses this information to create an online identification code to recognize you on your devices without allowing you to be directly identified. We may place this code in our cookie or in a Wix.com cookie and allow it to be shared with our advertising partners as well as other third-party companies around the world to enable them to personalize the content and advertising that is delivered to you. offered according to your interests, throughout your online experience (web, emails, mobile apps, connected objects, etc.). These companies may in turn use this code to associate with it demographic or interest information that you have provided during your interactions with them. You can object to the processing of your personal data at any time by clicking on this

link: <https://tools.google.com/dlpage/gaoptout?hl=fr>.

o when there is a legal obligation to transmit the data or at the request of judicial authorities or police services;

o when you give us permission to do so

In the event that BV FINANCIAL GROUP mybvfg.com transmits personal data to third parties in a manner other than that indicated above, this transmission is the subject of an explicit communication including information on these third parties, the purpose of the transmission and the planned treatment. When the law requires it, we ask for your prior express authorization. You are also given the opportunity to oppose it.

## **9.Right of inspection and correction**

Via our websites, you have access to the following data, which you can modify:



o subscriber and subscription data, via our customer service portal, my subscription,  
o your personal data obtained: through your registration / account on the websites and digital applications of BV FINANCIAL GROUP [www.mybvfg.com](http://www.mybvfg.com) .

In addition, you always have the right to inspect, correct, delete and object to the processing and transmission of your data free of charge. To this end, you can write to us by email to: [info@mybvfg.com](mailto:info@mybvfg.com) or by post to: Komptrade ltd 4/4a Bloomsbury Square, London, United Kingdom, WC1A 2RP

To allow you to exercise your right of inspection and to prevent any unauthorized publication of your personal data, you will be asked to prove your identity. Therefore, we ask you, when exercising your right of inspection, to add a copy of the front of your identity card to your written request, made by e-mail or post.

BV FINANCIAL GROUP [mybvfg.com](http://mybvfg.com) has 30 days to accede to your request. Note that this period does not begin to run until BV FINANCIAL GROUP [mybvfg.com](http://mybvfg.com) has received your written request and is in possession of all the information required to fulfill your request.

#### **10.Right to object to the use of your data for direct marketing or commercial purposes**

You always have the right to object, without giving any reason, to the use of your personal data for direct marketing purposes as well as their transmission to third parties.

If you give us your postal address:

o You may receive our periodic mailings with information about our products, services and events.

o You may receive mailings from business partners who offer products or services that may be of interest to you.

If you do not wish to do so, please send us an email at [info@mybvfg.com](mailto:info@mybvfg.com), specifying your exact name and address.

If you do not wish to receive letters or mailings from any business, you can subscribe to the appropriate list depending on your country of IP residence.

If you give us your landline or mobile number:

o You may receive phone calls or SMS with information about our products, services and events.

o You may be contacted by telephone by other companies with which we are contractually linked.

If you do not wish, contact us by email at [info@mybvfg.com](mailto:info@mybvfg.com),



If you do not wish to receive phone calls from any company, you can subscribe to the “do not call me anymore” list for your country.

If you give us your e-mail address:

- o You may receive emails from us with information about our products, services and events. You can unsubscribe from commercial or promotional mailing lists via the link provided for this purpose in each e-mailing campaign (at the bottom of the e-mail). Editorial

ewsletters also contain an unsubscribe link.

If you would like to unsubscribe from all commercial or promotional emails from BV FINANCIAL GROUP mybvfg.comMedia Group, please contact us by email at [info@mybvfg.com](mailto:info@mybvfg.com).

Please note: we reserve the right to contact you electronically as part of the performance of your contract or when required by law. As a reader or holder of a subscription - whether trial or not, free or paid - you can be contacted by our services, by telephone or by e-mail, as part of your registration or subscription

You have the right to lodge a complaint with the Data Protection Authority in your country.

## **11. BV FINANCIAL GROUP mybvfg.com cookie policy**

### **11.1. What are cookies?**

When visiting the Internet on a website or using a digital application from BV FINANCIAL GROUP mybvfg.com, cookies, files and technologies may be used to store information on your terminal equipment (PC, laptop, smartphone, tablet, etc.) or which access information already stored on your terminal equipment.

The visitor authorizes the use of cookies, files and technologies by our company during a first visit to our website, our applications or our applications.

These files and technologies may consist of cookies, web beacons or web beacons, files, settings and information about your terminal equipment, etc.

- o Cookies are small files that are placed and / or read on the terminal equipment of your device when you visit and use our website.

- o Web beacons or web beacons are graphic (invisible) files contained in a web page or email. They are used to understand the behavior of visitors as they navigate our website and access and read our emailed information. Web beacons are part of a third-party technology that we use to map the activities of visitors to our website. Web beacons allow us to know which computer visited certain parts of the website, when it happened and from which location (country / city).

- o Log files can collect information about the activities of your web browser.

o Your PC, laptop, smartphone and tablet, as well as the applications present on them, may contain information about the type of device, the settings of an application, etc. These parameters can be read.

We make sure that the files and technologies used by BV FINANCIAL GROUP mybvfg.com do not contain viruses or other harmful applications. These files and technologies are sometimes temporary (session cookies, these are deleted when you close the browser), sometimes permanent (persistent cookies, they remain until they expire or you delete them) or sometimes both.

Some of these cookies, files and technologies are placed and managed by third parties and are necessary, among other things, to share information through social networks and / or to activate certain applications on our applications. When third parties use such files and technologies through a BV FINANCIAL GROUP mybvfg.com website to automatically collect, process and possibly enrich data, BV FINANCIAL GROUP mybvfg.com is not responsible for this.

Some of the used files and technologies described here contain information that can directly or indirectly identify you. For more information and your rights regarding the processing of personal data, we refer you to our privacy policy.

### 11.2. For what purpose do BV FINANCIAL GROUP mybvfg.com websites use cookies?

We can divide the cookies we use into the following categories:

1. Necessary cookies: These cookies are necessary for our websites and applications to function properly and in a user-friendly manner and to provide access to our services.

These cookies are therefore always placed.

Examples are cookies that are placed for:

- o Store your preferences or authorization to use cookies,
- o Do not have to enter your username, password or other data over and over again,
- o save your browsing preferences so you don't have to enter them each time: your language, your region or location, your subscription, your favorite themes, your search preferences, ...
- o enable you to easily navigate our website, load web pages faster or enable interactivity with our websites,
- o allow the detection of errors or abuses, guarantee security,
- o remember your purchases or information on different web pages or browsing sessions. For example: products added to an order basket, fields completed in forms.

2) Optimization and analysis cookies to better understand how the website is used and which pages are visited how often. This information is required for the CIM Internet study and is used to further tailor our work to your needs.

This information gives rise to descriptive statistics which are added to many users (registered or not). We therefore cannot trace back to individual users.

Examples include cookies that:

- Record general use of websites and applications (eg number of visitors, duration, order of pages visited)
- Detect error messages
- Design for better user experience testing (A / B testing)

If you consent to the use of cookies for "information storage and access" and "measurement", we may combine these metrics with data previously collected to map the number of unique users of our websites and applications. . Without these permissions,

we treat each device and domain as a separate user. You can change these preferences at any time through your privacy preferences.

3) Social network cookies that allow articles to be shared via social networks such as Facebook and Twitter

4) Cookies for recommended or personalized content: We build a reading profile in the content of our websites, applications and communications to your personal preferences, which we derive from various data and your reading behavior.

Examples of these cookies are:

- o Recommend articles on the home page, in article details or in separate sections,
- o Suggest a next video,
- o Adapt the content of our newsletters to your areas of interest.

We can only offer recommended or personalized content if you consent to the use of Cookies for “Personalized content, content measurement, audience information and product development”. You can change these preferences at any time through your privacy preferences.

5) Advertising and Marketing Cookies: Advertisements are displayed on our websites and in our applications. These advertisements are placed by BV FINANCIAL GROUP mybvfg.comet / or

third parties and are a necessary source of income. Examples of advertising cookies are:

- Advertising cookies which allow us to track the number of times an ad has been served and help us make sure you don't see ads unnecessarily,

- Advertising cookies which track the number of visitors who click on the ad and thus

share its usefulness with the advertiser,

- Targeted advertising cookies: they guarantee that the content of advertising messages and advertisements is adapted to your recorded data (eg: your age, gender, region, etc.) and / or your previous browsing behavior, whether or not combined with information from other sources.

- Sometimes BV FINANCIAL GROUP mybvfg.com places cookies on an advertiser's website. This allows us to show you an advertisement on BV FINANCIAL GROUP mybvfg.com domains after visiting an advertiser's website.

- In some cases, BV FINANCIAL GROUP mybvfg.com works with specialized advertising partners to reach a wider range of advertisers. To this end, these partners place their own cookies on the BV FINANCIAL GROUP mybvfg.com domains and access the target groups managed by Roularta. Please note: BV FINANCIAL GROUP mybvfg.com ensures that these partners do not receive any data with which they can recognize you directly, such as your name or your e-mail address.

- Facebook conversion pixel (records purchasing behavior after seeing an ad on Facebook. This information is added to the user's Facebook profile)

For targeted ads, we ask your permission to use cookies for "personalized ads and ad measurement". You can change these preferences at any time through your privacy preferences.

### 11.3. What types of cookies are placed on our site?

#### First party cookies

BV FINANCIAL GROUP mybvfg.com mainly uses first party cookies or direct cookies which serve to improve your user experience on BV FINANCIAL GROUP mybvfg.com websites. This means that they only collect information from our websites themselves. They control the technical part of the website and remember certain things about the visitor, such as the choice of language, the page visited and the time the visitor spends on the site.

#### Third party cookies

In addition, there are also third parties with a different domain name who place cookies through the Roularta websites. Google and Facebook are examples. They track users' surfing behavior and create a user profile based on this data.

#### Parties that may install cookies:

- o Google Analytics, Google Ads and Google Remarketing:

<https://www.google.be/intl/nl/policies/technologies/cookies/>

o Facebook Pixel: <https://www.facebook.com/policies/cookies/>

Other and unforeseen cookies

Due to the way the internet and websites work, we may not always have an overview of the cookies that are placed through our website by third parties. This is particularly the case if our web pages contain so-called integrated elements; these are texts, documents, photos or videos which are stored with a third party, but which are displayed on, in or through our website.

If you encounter cookies on this site belonging to this category and which we have not mentioned above, please let us know. Or contact the third party directly and ask what cookies they have placed, what is the reason, what is the lifetime of the cookie and how it has guaranteed your privacy.

The retention period differs from cookie to cookie, generally the cookie is kept until the user deletes their cookies.

You can deactivate cookies, web beacons, log files and other files and technologies that Roularta Media Group and / or third parties use to the extent and as described below. The deletion and / or refusal of cookies, web beacons, log files, ad blocker detection and other files and technologies may prevent you from using the website optimally.

You can change your preferences at any time via the "[Cookie Settings](#)" link on it or at the bottom of any page.

Or you can disable cookies in your browser: the way this happens differs depending on the browser. If necessary, consult the help function of your browser: Google Chrome, Firefox, Internet Explorer, Safari and Opera.

google chrome link: <https://support.google.com/chrome/answer/95647?hl=fr>

Mozilla Firefox link: <https://support.mozilla.org/en-US/kb/cookies-information-websites-store-...>

Internet Explorer link: <http://windows.microsoft.com/nl-NL/windows7/Change-Internet-Explorer-9-P...>

Safari link: <http://support.apple.com/kb/PH5042>

opera link: <http://help.opera.com/Windows/12.10/en/cookies.html>