



## Privacy Policy

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## 1. Who are we and what do we do?

We are iLoan B.V., iLoan Operation 1 B.V. and iLoan Operation 2 B.V. (together referred to as: iLoan). iLoan provides a customized managed SaaS-platform that provides highly automated origination and servicing functionality for both lending and leasing, specifically for Personal Loans, Private Lease, Car Finance, Hire-Purchase, Financial Lease, Operational Lease, Sustainability Loans, Self-Employed Loans and Business Loans, through two solutions; iLoan Onboard and iLoan Contracts (together referred to as: the Services). More information about us and our Services is available on our website <http://www.iload.nl> (the Website).

## 2. What is this document?

This is our Privacy Policy. In this document we explain which personal data we process of our clients (Clients) through our Services, job applicants (Applicants), people who contact us via our Website and Social Media Pages (Site Visitors) and third parties we work with in other businesses (Third Parties). We also explain for which purposes personal data are processed, why we may process them and how long we keep them.

## 3. Privacy and the Relevant Legislation

We comply with the General Data Protection Regulation (GDPR) and other relevant laws and regulations regarding the processing of personal data, such as the Telecommunications Act (*Telecommunicatiewet*) for the use of cookies. This legislation will collectively be referred to as the Relevant Legislation.

## 4. What are 'personal data'?

Personal data refers to all information by which a person can be identified, directly or indirectly. This definition is in accordance with the Relevant Legislation.

## 5. iLoan as Processor and Controller

### *iLoan as Processor*

Most of the personal data we collect and process, are processed on behalf of Clients who use our Services. Our Clients determine the means and purposes of this processing of personal data, which means they act as Controller within the meaning of the Relevant Legislation. We process these personal data strictly in accordance with the instructions of our Clients and we do not process them for our own purposes. In this respect, we act as Processor within the meaning of the Relevant Legislation. Our obligations as Processor are laid down in the Data Processing Agreement we enter into with our Clients.

In case we are contacted with a question regarding the personal data we process as Data Processor, we will refer the person concerned to the relevant Client who acts as Controller in that respect.

### *iLoan as Controller*

Apart from the processing of personal data on behalf of our Clients, we also collect and process personal data on our own behalf. We determine the purposes and means of these processing activities. This means we act as Controller within the meaning of the Relevant Legislation. In this Privacy Policy we explain what personal data we process as a Controller, how and how long for.

We also work with third parties who process personal data on our behalf. In this respect, we continue to uphold responsibility for ensuring protection of personal data during such processing. In this respect, the relevant third party's obligations as (Sub) Processor are laid down in the (Sub) Data Processing Agreement we enter into with such third party. We only share personal data with third parties if the law obliges us to, if we've obtained consent to do so, or in special situations.

## 6. Which personal data do we collect and for which purposes are they used?

Depending on the relationship we have with a person, we process various personal data for different purposes. Below is a breakdown of what personal data of a (potential) Client, Applicant, Site Visitor or Third Party is processed.

### Personal data of Clients:

Personal Data:	Purposes:	Legal ground:
<p><i>Contact details</i> First name and surname, e-mail address and telephone number.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Get in touch and to maintain contact with our Clients;</li> <li>• Approach our Clients appropriately in our communications;</li> </ul>	<p>We may process these personal data in order to enter into or to perform an existing contract and to provide our Services.</p>
<p><i>Payment and tax details</i> Client name and address, contact details of financial contact person at Client, invoicing details, bank details (account number, IBAN and BIC-code) and VAT identification number.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Send invoices to our Clients;</li> <li>• Process and administer payments;</li> <li>• Include in our (financial) administration to comply with tax and customs administration regulations.</li> </ul>	<p>We may process these personal data, because we need these personal data to perform our contract with our Clients.</p> <p>We are also legally obligated to process and/or share (some of) these data for/with the national tax authorities</p>
<p><i>Services history</i> Information on the history of Services already rendered to the Client. This includes among other things information about earlier correspondence and (technical) reports on rendered Services.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Identify the Clients' history of Services used.</li> </ul>	<p>We may process these personal data because we have a legitimate interest to process these data in order to provide our Services.</p>

<p><i>Technical documentation</i></p> <p>Information on the devices used to access our Services, IP-addresses and information on the used browsers.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Communicate in the same language of the browser;</li> <li>• Adapt our Website to the used device.</li> <li>• Security measures</li> </ul>	<p>We may process these personal data because we have a legitimate interest and contractual obligation towards our Clients to provide good functioning Services.</p>
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## Personal data of Applicants:

Personal Data:	Purposes:	Legal ground:
<p><i>Contact information</i></p> <p>First name and surname, e-mail address, address and telephone number.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• (Keep) contact with the Applicant about the application.</li> </ul>	<p>We may process these personal data, because we have a legitimate interest in processing these data. We need the data to get (and keep) in touch with the Applicant and to process and review the application.</p>
<p><i>Application information</i></p> <p>Information provided by the Applicant, among others: personal data included in the Curriculum Vitae and motivation letter, qualifications, education, job history, photo, gender and date of birth</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Assess whether the Applicant suits the job and/or iLoan and to determine which Applicant is the most suitable candidate.</li> </ul>	<p>We have a legitimate interest to process these personal data as we need them to process and assess the application.</p> <p>We only process the personal data that Applicant provided us. If the Applicant provides us with special categories of personal data, we process this information based on consent.</p>
<p><i>Information retained during application process</i></p> <p>Notes from interviews, information received from referees and/or training institutions.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Assess whether the Applicant suits the job and/or iLoan and to determine which Applicant is the most suitable candidate.</li> </ul>	<p>We have a legitimate interest to process these personal data as we need them to process and assess the application.</p>

<p><i>Information from public sources</i></p> <p>Information in public profiles, such as LinkedIn and other social networks (where applicable).</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>Assess whether the Applicant suits the job and/or iLoan and to determine which Applicant is the most suitable candidate.</li> </ul>	<p>We have a legitimate interest to process these personal data as we need them to process and assess the application. We only process information that is relevant for the application and the Applicant gets the opportunity to react to our findings.</p>
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## Personal data of Site Visitors:

Personal Data:	Purpose(s):	Legal ground:
<p><i>Contact details of Site Visitors using a contact form on the Website</i></p> <p>First name and surname, e-mail address and any personal data included in the message.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>Make contact based on the message;</li> <li>Deal with the query, comment or feedback in the message.</li> </ul>	<p>We may process these personal data because we have a legitimate interest to contact the Site Visitor in reply to the message.</p>
<p><i>Information of Site Visitors who leave a comment or otherwise post something on our Social Media Pages</i></p> <p>All personal data within these comments and/or posts.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>Contact the visitors in reply of their post and/or comment via our Social Media Pages;</li> <li>Process the feedback left on our Social Media Pages.</li> </ul>	<p>We may process these personal data, because we have a legitimate interest to process these data and because the visitors voluntarily made public such information.</p> <p>Our Social Media Pages are also controlled by the social medium itself. Please check their own privacy policies, to see how each social medium handles personal data.</p>

<p><i>Technical information on Site Visitors visiting our Website</i></p> <p>Information on device type, browser type, session date and time, IP address and browser type.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Communicate in the same language of the browser;</li> <li>• Adapt our Website to the used device; and</li> <li>• Enable use of our Website.</li> </ul>	<p>We may process these personal data, because we have a legitimate interest to do so, i.e. to provide a good functioning website.</p>
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## Personal data of Third Parties:

Personal Data:	Purposes:	Legal ground:
<p><i>Contact information</i></p> <p>First name and surname, e-mail address, address and telephone number.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Correspond with Third Parties about their services.</li> </ul>	<p>We may process these personal data, because we have a legitimate interest in processing these data. We need the data to get (and keep) in touch with the Third Parties.</p>
<p><i>Business information</i></p> <p>Information relevant to the business relation, such as banking details.</p>	<p>We use these data to:</p> <ul style="list-style-type: none"> <li>• Process invoices;</li> <li>• Keep records;</li> <li>• Do anything else relevant and necessary to the business relation.</li> </ul>	<p>We have a legitimate interest to process these personal data as we need to be able to work effectively with Third Parties as well as perform our contractual relationships with them, if any.</p>

## 7. How long will we retain the personal data?

We will delete the personal data if they are no longer necessary for the purposes as mentioned above. In any case, we use the following retention periods:

- Personal data of potential Clients | These data are stored as long as necessary to determine whether we enter into an agreement with a potential Client and for a maximum period of 24 months after our last contact.
- Personal data of Clients | These data are stored as long as we have a contract with our Client and for a maximum period of 24 months after, unless we are legally obliged to retain the data for a longer period.
- Personal data of Applicants | These data are stored for a maximum of 4 weeks after the application procedure is finished, unless we obtained the consent of the Applicant to store the data for a maximum of 1 year after this moment.
- Personal data of Site Visitors | These data are stored for as long as necessary for the purposes i.e. to deal with the comment, query or feedback. Please note that information made public on our Social Media Pages can often be deleted by the Site Visitor itself. Personal data processed by visiting our Website will be deleted two weeks after such visit.
- Personal data of Third Parties | These data are stored as long as we have a contract with such Third Party and for a maximum period of 24 months after, unless we are legally obliged to retain the data for a longer period, or – if there is no contract – as long as necessary for the purposes.
- Personal data in our records for the tax authorities | These data are stored for seven (7) years, unless we are legally obliged to retain the data for a longer period.
- Other personal data | We store other personal data only for as long as necessary for the purposes. This means that other personal data will be deleted as soon as it is no longer necessary for the purposes for which we processed it.

## 8. Do we share the personal data with others?

We use the services of several external parties who process personal data on our behalf. For example, we use third parties for hosting our e-mail and data, and we share personal data with suppliers and tax authorities. We only provide personal data to third party service providers which is necessary for them to execute the services they provide to us. These third party service providers are (Sub) Processors within the meaning of the Relevant Legislation. We have established contractual agreements with all our (Sub) Processors in (Sub) Data Processing Agreements in which is defined what these parties may do with the personal data, how they must secure it and when it must be deleted. We only share personal data with third parties if the law obliges us to, if we've obtained consent to do so, or in special situations.

## 9. Export of data outside the European Economic Area

We may transfer personal data to parties outside the European Economic Area (the European Union, Norway, Iceland, Liechtenstein). We only transfer personal data to these parties if the personal data is adequately protected by the laws of the relevant country or if we have contractual safeguards in place. Read more about the countries with an adequate level of data protection [here](#). Read more about the contractual safeguards [here](#).

## 10. How do we protect the personal data?

We protect all personal data that we process against unauthorized access, loss, destruction, theft or any other unlawful processing. For instance, we take the following technical and organizational measures to protect the personal data:

- Personal data can only be accessed via a two-step verification;
- Our employees only have access to the personal data on a need-to-know basis;
- Our employees have their mobile devices, such as laptops, secured with a password, FileVault encryption and VPN-connection;
- A back-up is made regularly of the protected environment containing personal data.

## 11. Cookies

We use cookies on our Website. A cookie is a simple small text file that can be stored on the devices of visitors after accessing the Website. We use the following types of cookies:

- Functional cookies: Functional cookies are essential to the operation of our Website. They allow our visitors to navigate through our Website and to use the functions incorporated in it.
- Analytical or statistical cookies: Analytical cookies are used to check the quality and effectiveness of the Website. For instance, we can see how many users visit our Website and which pages are visited. We use this information to improve our Website and Services.
- Tracking cookies: Tracking cookies follow the click and surf behavior of our visitors. We may use these cookies to show our visitors content or ads based on their interests.

Visitors that do not want cookies to be sent to their device can change their cookie settings through their browser. Please note that some of the functions or services of our Website may not operate, or not so well, without cookies.

## 12. Amendments to this Privacy Policy

We aim to constantly improve our Website and Services. Therefore, we may update this Privacy Policy from time to time. If we change this Privacy Policy in a significant way, we will put a message on our Website with the updated notice or send a notification about it. We'll pick whichever way is best for that situation.

## 13. Rights and how to contact us

As set out in the Relevant Legislation, you have the right to:

- request us to provide access to, and a copy of, your personal data along with additional relevant details;
- request us to correct, complete or update your personal data;
- request us to delete your personal data from our systems;
- request us to provide you with a copy of all personal data we have processed in a format that you can easily use elsewhere;
- request us to stop using your personal data but still keep it stored;
- request us to stop using your personal data for the purpose we requested your consent for, this does not impact the legality of any prior or other uses of your data;
- request us to stop using your personal data for things like direct marketing or for our own business needs;
- file a complaint with the Dutch Data Protection Authority (*Autoriteit Persoonsgegevens*), if you think that we process your personal data unlawfully.

If you have any questions, comments or concerns regarding the manner in which we handle your personal data, please contact us through the contact data below:

iLoan B.V. Professor E.M. Meijerslaan 1 1183 AV Amstelveen  E-mail address: <a href="mailto:info@iloan.nl">info@iloan.nl</a> Website: <a href="http://www.iloan.nl">http://www.iloan.nl</a> Chamber of Commerce: 68345518 VAT number: NL857403175B01	iLoan Operation 1 B.V. Professor E.M. Meijerslaan 1 1183 AV Amstelveen  E-mail address: <a href="mailto:info@iloan.nl">info@iloan.nl</a> Website: <a href="http://www.iloan.nl">http://www.iloan.nl</a> Chamber of Commerce: 73663034 VAT number: NL859619618B01	iLoan Operation 2 B.V. Professor E.M. Meijerslaan 1 1183 AV Amstelveen  E-mail address: <a href="mailto:info@iloan.nl">info@iloan.nl</a> Website: <a href="http://www.iloan.nl">http://www.iloan.nl</a> Chamber of Commerce: 84713135 VAT number: NL863328179B01
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