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Privacy Statement FinSmart Financial Consultancy B.V.

This is the privacy statement of the private limited liability company FinSmart Financial Consultancy B.V., established in Purmerend and having its office at Gustav Mahlerplein 2, 1082 AM, Amsterdam, the Netherlands, registered in the Trade Register of the Netherlands Chamber of Commerce under number 86612069. This document explains how FinSmart Financial Consultancy B.V. handles the processing of your personal data. When processing your personal data, FinSmart Financial Consultancy B.V. exercises the greatest possible care.

Obtaining personal data:

If you make use of the services of FinSmart Financial Consultancy B.V., you yourself provide certain personal data to FinSmart Financial Consultancy B.V., or personal data relating to you is obtained in the context of the agreement. Personal data means all data relating to an identified or identifiable natural person.

Categories of personal data

FinSmart Financial Consultancy B.V. processes the following categories of personal data:

- Personal, contact and address details, including date of birth, location data, telephone number, e-mail address;
- Company details, including VAT number and Chamber of Commerce number;
- Alternative delivery address;
- Financial data, including transaction data;
- Account data, including your password and username;
- Other personal data provided by you yourself;
- Data supplied by third parties.

Purpose of the processing

The personal data processed by FinSmart Financial Consultancy B.V. is processed for the purpose of:

- contacting you to inform you about the services purchased by you and the execution thereof;
- being able to perform its services;
- improving its services;
- being able to make payments;
- being able to comply with statutory obligations;
- carrying out marketing and communication activities, including improving the website by analysing visitor behaviour on the website;
- sending newsletters;
- making personalised offers;
- exchanging data with third parties for the purpose of performing the services, insofar as this is necessary.

Legal basis for processing

The processing of personal data is only possible on the basis of the following legal bases: (i) statutory obligation, (ii) performance of an agreement, (iii) obtained (explicit) consent of the data subject, and (iv)

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legitimate interest. Personal data is processed when providing the services of FinSmart Financial Consultancy B.V. FinSmart Financial Consultancy B.V. only processes data that FinSmart Financial Consultancy B.V. considers necessary for the provision or improvement of its services and handles carefully the personal data it has collected about you and your use of the services. The legal basis for processing this data is the agreement you have entered into with FinSmart Financial Consultancy B.V. Personal data relating to you may also be processed when you visit the website www.finsmartfinance.nl or other web pages if you have given your consent for this.

Necessity of processing

The processing of your personal data is necessary in order to be able to perform the services. The services offered by FinSmart Financial Consultancy B.V. cannot be fully performed without processing your personal data. If your explicit consent is required for specific purposes relating to personal data, you must give separate consent for this.

Automated decision-making

If any automated decision-making takes place, this decision-making is carried out by computer systems and/or computer programs without human intervention. The data subject is responsible for the data that he or she provides and that is used at the time of the automated decision-making. If the data proves to be incorrect or incomplete, the resulting damage shall be for the account and risk of the data subject. This also includes the failure to perform the agreement, the late performance of the agreement or the incorrect performance of the agreement.

Retention period

The personal data processed by FinSmart Financial Consultancy B.V. is retained in accordance with the relevant laws and regulations. If a longer retention period is necessary on the basis of laws or regulations, the personal data will be retained longer in accordance with those requirements. All personal data obtained is not retained for longer than is strictly necessary.

Processing by third parties

FinSmart Financial Consultancy B.V. only shares personal data with third parties if this is strictly necessary for the performance of an agreement and in order to comply with relevant laws and regulations. Personal data is not sold. FinSmart Financial Consultancy B.V. may be subject to a statutory obligation to share personal data with third parties. If personal data is shared with third parties, data processing agreements are concluded for this purpose. The third parties with whom personal data is shared are:

- The Payment Provider, for the purpose of performing an agreement. The categories of personal data processed are financial data.
- The Bookkeeper, for the purpose of performing an agreement. The categories of personal data processed are contact and address details and financial data.
- Software suppliers, for the purpose of performing the agreement. The categories of personal data processed are contact and address details.
- Website administrator, for the purpose of performing the agreement. The categories of personal data processed are contact and address details.
- Engaged third parties, for the purpose of performing the agreement. The categories of personal data processed are contact and address details.

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Security of Personal Data

FinSmart Financial Consultancy B.V. takes the protection of your personal data seriously and, taking into account the state of the art, implementation costs, as well as the nature, scope, context and purposes of processing and the risks of varying likelihood and severity for the rights and freedoms of persons, takes appropriate technical and organisational measures to ensure a level of security appropriate to the risk.

Younger than 16 years old?

If you are a minor, and therefore younger than 16 years old, you may only give consent for the processing of your personal data with the consent of one of your parents or legal guardian. It is then important that your parent(s) or guardian reads this statement. They can also exercise the rights you have with regard to the personal data you leave with us, such as the right to object to the further processing of your personal data or the right to access and correct your data.

Rights of data subjects

As a data subject, you have the following rights:

- Right of access;

As a data subject, you have the right to obtain confirmation as to whether or not your personal data is being processed and, where that is the case, to obtain access with regard to that processing.

- Right to rectification;

You have the right to obtain rectification and completion of incorrect data.

- Right to erasure;

A data subject must obtain erasure of personal data concerning him or her without undue delay.

- Right to restriction of processing;

As a data subject, you have the right to restriction of the processing of your personal data. Please contact FinSmart Financial Consultancy B.V. for this purpose.

- Right to data portability;

A data subject has the right to receive the personal data concerning him or her that he or she has provided to FinSmart Financial Consultancy B.V. in a structured, commonly used and machine-readable format in order to possibly transfer this personal data to a third party. A data subject may also instruct FinSmart Financial Consultancy B.V. to transfer this data directly to a third party.

- Right to object;

The data subject has the right at any time, on grounds relating to his or her particular situation, to object to the processing of personal data concerning him or her, including profiling based on those provisions.

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FinSmart Financial Consultancy B.V. will cease processing the personal data unless there are compelling legitimate grounds for the processing which override the interests, freedoms and rights of the data subject in connection with the exercise, establishment or substantiation of a legal claim.

Complaint

If you have a complaint about the way in which FinSmart Financial Consultancy B.V. handles your personal data, or if you wish to exercise one of the rights mentioned above, you can contact us via the website or by e-mail at info@finsmartfinance.nl. In order to ensure that you wish to exercise a right, FinSmart Financial Consultancy B.V. asks you to send a copy of your identity document. You can black out your passport photo and MRZ (the strip with numbers at the bottom) to protect your privacy. FinSmart Financial Consultancy B.V. will respond to your request as soon as possible, but no later than within 4 weeks. You may also submit a complaint to the Dutch Data Protection Authority. This is the competent supervisory authority. You can contact it via this link: https://autoriteitpersoonsgegevens.nl/nl/contact-met-de-autoriteit-persoonsgegevens/tip-ons.

Changes to the Privacy Statement

FinSmart Financial Consultancy B.V. may amend the privacy statement at any time. The most recent version is published on the website. Therefore, always keep an eye on the website for the most recent version. If the new privacy statement has consequences for the manner in which FinSmart Financial Consultancy B.V. processes data already collected in relation to you, FinSmart Financial Consultancy B.V. will inform you of this by e-mail.

This version was last adopted on 28 May 2026.

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Cookie Statement

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Use of cookies

FinSmart Financial Consultancy B.V. uses cookies. A cookie is a simple small file that is sent along with pages of this website and stored by your browser on the hard drive of your computer, mobile phone, smart watch or tablet. The information stored therein can be sent back to our servers during a subsequent visit.

The use of cookies is very important for the proper functioning of our website, but cookies whose effect you do not directly see are also very important. Thanks to the anonymous input of visitors, we can improve the use of the website and make it more user-friendly.

Type of cookies and purpose

FinSmart Financial Consultancy B.V. uses technical and functional cookies to optimise the website. Cookies are small text files that are sent when visiting a website in order to make visitor user experiences more efficient. According to the law, FinSmart Financial Consultancy B.V. may store cookies on your device if these cookies are strictly necessary in order to use the website. Your consent is required for other types of cookies. We recommend accepting cookies in connection with the user-friendliness of the website. Visitors to the website have a check-in option.

The cookies used by FinSmart Financial Consultancy B.V. are functional cookies: these cookies ensure that the website works properly. These cookies have no consequences for privacy, so no consent needs to be requested and granted. With these cookies, for example, your browser settings are stored so that our website can be viewed optimally, or so that the website remains accessible (load balancing), but also cookies that ensure that no other cookies may be placed (no-follow).

With your consent, we place “tracking cookies” on your computer. We use these cookies to keep track of which pages you visit in order to build a profile of your online behaviour. This profile is not linked to your name, address, e-mail address and the like, but only to tailor advertisements to your profile so that they are as relevant to you as possible.

Cookies from Google are also placed on the website of FinSmart Financial Consultancy B.V. for the purpose of Google Analytics. We do not keep track of information about what you do on the internet. Google Analytics may be required under applicable laws and regulations to provide access to this data. This means that FinSmart Financial Consultancy B.V. cannot link information to a natural person. If you have any questions about this, you can contact us at info@finsmartfinance.nl.

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Use of Social Media

FinSmart Financial Consultancy B.V. uses cookies from third parties to optimise the website. Some cookies are placed by third-party services displayed on the website. Third parties means Google Analytics and Social Media (LinkedIn, Facebook, Twitter). The privacy and cookie policy of the relevant company applies to the use of cookies from other companies (third parties). When you click on the Social Media button on the website, a Social Media cookie is placed. This allows the Social Media party to recognise your IP address as soon as you share an article from the website. For the cookies of Social Media parties and the data and/or personal data they collect with them, FinSmart Financial Consultancy B.V. refers you to the privacy and cookie statements of these parties.

Browser settings

If you do not want websites to place cookies on the device with which you view the website, you can adjust your browser settings. Before a cookie is placed, you will receive a warning and must give consent for the cookie. If you do not do so, this may, for example, result in the website not working as well. You can adjust the settings of your browser so that your browser refuses all cookies and also cookies from third parties. You can also delete cookies that have been placed. To do this, you must adjust the settings of your browser via preferences and then adjust the privacy settings.

This cookie statement does not apply to third-party websites that are connected to this website by means of links. We cannot guarantee that these third parties handle your personal data in a reliable or secure manner. We recommend that you read the privacy statement of these websites before using these websites.

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Website Disclaimer

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