

Acerta respects your privacy

Privacy statement

This privacy statement was last modified on: 24 May 2018.

Our privacy principles

Respect

We recognize that the protection of privacy of the data subject constitutes a fundamental right for each individual, and therefore we will do everything in our power to protect this right, by processing the personal data in a fair, open and transparent manner.

Trust

The trust our customers, employees and other stakeholders have in how we process personal data is of crucial importance to our organisation.

Prevention

We understand that the abuse of personal data can have a major impact on the data subject and we will take all necessary measures to protect the data subject from financial, reputational or other damage.

Compliance

We have learned that it is hard for legislation to always keep up with rapidly changing technologies, or the expectations of our customers, and therefore we try to comply with the spirit of the law and with a rapidly changing society, both pragmatically and without causing any inconvenience to our customers.

To whom does this privacy statement apply?

This privacy statement relates to any personal data processed by us across the various Acerta organisations and it therefore applies to all customers, potential customers and visitors of our websites, applications and buildings.

- Acerta One-Stop Shop for Entrepreneurs
- Acerta Social Insurance Fund
- Acerta Payroll Company
- Acerta Child Benefit Fund
- Acerta Public
- Acerta Consult

We are committed to carry out the obligations arising from the [privacy legislation](#) in all our processing activities and to respect your rights when processing any of your personal data.

If you require more information about this legislation, we recommend you consult the data protection authority's [website](#).

Which personal data do we process at Acerta?

Personal data includes all data which enables you to identify a person, such as their surname, first name, e-mail address, ... This personal data is the property of the individual, and Acerta can use this data for the provision of their services. We distinguish the following categories of personal data:

- **Identification Information:** this type of data enables Acerta to identify you in order to be able to offer their services to you. This category includes your surname, first name, language preference, family composition, ...
- **Contact information:** this type of data will enable Acerta to contact you to answer possible questions, to offer their services or for other procedures where we need to contact you. This category includes your telephone number, address, email address, ...
- **Family information:** in order to offer certain services, such as the calculation of the child benefit, Acerta needs to collect information about your family composition. This category therefore includes details about your family composition, number of dependents, ...
- **Connection information:** connection information contains all the information we collect from you when you use our digital services, such as the Acerta website and

applications. Hereby we can secure the applications and offer you optimal support for the use of our digital services. This category includes user names, the IP address, device information, ...

- **Financial information:** Acerta processes financial information to conclude their payment services and for services where Acerta acts as a payer. This category includes account numbers and outstanding balances.
- **Sensitive information:** in order to offer certain services, Acerta also collects sensitive personal information such as information about health and judicial information. This information will only be collected for specific purposes for which specific contracts have been drawn up. We will always ask you explicitly for your consent before we process this sensitive data.

When does Acerta use your personal data?

We always use the minimum amount of data required to render good service. We process your personal data for various purposes:

- When we have received your permission to process
- In the context of a contractual obligation or in preparation of a contact with us
- When it is required to meet our legal obligations
- When Acerta has a legitimate interest in the processing, and Acerta's interest and the rights of the data subject are balanced by taking appropriate measures

Acerta processes personal data for the following purposes

- To provide services
 - We require certain data to be able to provide accurate services. We ensure that we always use the minimum information required to provide the requested service. The information used depends on the service that is being provided.
- For contacts and interaction with people
 - Whenever you contact Acerta we will ask you for a basic set of data. This allows us to identify and contact you to handle your requests or answer your questions.

- To improve the provision of Acerta's services
 - We use your personal data to assess and improve our services. For this we use, among others, analysis techniques such as customer surveys, analyses of surfing behaviour on our websites and trends on social media.
- For sales and marketing campaigns
 - We use your personal data to organise our sales and marketing campaigns for the promotion of our services to customers and potential customers.
- To personalise the service to our customers
 - Acerta also uses your personal data to offer their customers optimal custom-made services. This requires our use of personal data which we combine with know-how domains based on different studies.
- To guarantee a good and safe service
 - Acerta also processes your personal data with regards to general security in order to prevent, detect and investigate illegal and suspected abuses, in line with our general conditions and good service.
- To monitor our performances
 - Your personal data may also be used for internal reporting to guide our policy objectives in order to offer long-term planning
- To comply with our legal and regulatory obligations
 - Acerta has a number of legal and sectoral obligations which we must meet regarding certain services. We will have to process certain personal data to fulfil these requirements.
- For qualitative data and analyses
 - Acerta may also use your personal data for market analyses and research to predict certain trends in the market and to provide advice.

Does Acerta give or sell your personal data to third parties?

Acerta never gives and/or sells your personal data to third parties unless

- They are other companies within our Acerta group;
 - We will pass on your personal data to companies within the Acerta group if these transfers are in accordance with the services for which we have received the data and the latter are in accordance with our processing.

- this is necessary to provide the service
 - Acerta uses subcontractors for some aspects of its services and your personal data may then be transferred to this subcontractor. Some examples of these subcontractors are call centres, data centres, ... The transfer of data is always carried out in accordance with clear rules. Be assured that these personal data will only be used for the purposes for which we received them and that we will ensure fair processing.
- There is a legal obligation
 - For certain services, Acerta is obliged to pass on information to official bodies such as the Crossroads Bank for Enterprises when starting up a company. This transfer always takes place according to clear guidelines and is always in accordance with the purposes for which we have received the data.
- You have given your explicit consent
 - If Acerta wants to pass on your data to a third party and we cannot draw on any of the above statements, we will request your explicit permission. Without this permission, we will not sell your data or pass it on to a third party.

With regard to the international transfer of personal data, we protect your data according to the level of protection required by European regulations.

In some cases we use anonymous, aggregated data for commercial purposes or for external reporting. Such data can never be linked to a specific individual.

What are your rights and how can you exercise them?

The right to access

You have the right to access and view the information we have about you at Acerta. You may ask the following questions:

- Does Acerta have personal information about me?
- What does Acerta use my personal data for?
- What personal information does Acerta have?
- Which parties have access to my personal data?

To request this information, please fill in [this form](#) as completely as possible. The information in this form is only used to respond to this request and must be as complete as possible to prevent us from wrongly disclosing information on the basis of an incorrect application.

If the application does not contain enough information, an Acerta employee may request additional information.

This is a free and basic right. We will handle each request reliably and accurately within 30 days of receiving all the relevant information.

If you are not satisfied with the information you have received or think you have not been given a full answer, you may contact Acerta's data protection officer (dpo@acerta.be) to review all the options together.

The right to modify

You have the right to have your data modified if it is not correct and/or incomplete. This is a free and basic right which you may exercise by completing [this form](#). Please fill it in as fully as possible. The information in this form is only used to respond to this request and must be as complete as possible to prevent us from wrongly modifying information on the basis of an incorrect application.

The modification of personal data may be subject to contractual and/or legal restrictions which sometimes make it impossible to modify the data because of our obligations.

The right to erasure

You have the right to have your data deleted from our systems. This is a free and basic right which you may exercise by completing [this form](#). Please fill it in as fully as possible. The information in this form is only used to respond to this request and must be as complete as possible to prevent us from wrongly deleting information on the basis of an incorrect application.

The deletion of personal data might not be possible because of contractual obligations, legal provisions and legitimate interests of our organisation, which means that this request cannot always be granted. Consequently your contact details will not be deleted if there is still an invoice outstanding.

If you are not satisfied with the information you have received or think you have not been given a complete answer, you may contact Acerta's data protection officer (dpo@acerta.be) to review the options together.

The right to object

You have the right to object to receiving direct marketing from Acerta. This is a free and basic right which you may exercise through [this link](#) which allows you to manage your preferences.

This right to object does not apply to communications established by contractual agreements and/or legal obligations.

If you are not satisfied with the information you have received or think you have not been given a complete answer, you may contact Acerta's data protection officer (dpo@acerta.be) to review the options together.

The right to complain

You have the right to file a complaint about the way in which Acerta processes your personal data and/or the way in which we consolidate your rights. This gives you the following options:

- Submit a complaint to Acerta
 - Acerta has appointed a data protection officer (Sarah Peeters) who has an independent role within the organisation and who will handle your complaint and try to find a solution with you.
 - You can contact her at dpo@acerta.be
- Submit a complaint to the data protection authority
 - You have the right to file a complaint with the data protection authority about the way in which Acerta processes your personal data and/or the way in which we consolidate your rights. We suggest you go to [the data protection authority website](#) for more information.

How long do we keep your personal data?

Acerta processes your personal data and takes appropriate technical and organisational measures to guarantee that your data are secure at Acerta. In this context, we cannot store personal data for longer than absolutely necessary for the purposes for which we received it.

These periods depend on the purpose for which the data are used and the type of service, because some aspects are determined by law. Archived data have limited accessibility.

Cookie policy

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We use cookies on Acerta websites. In accordance with new EU legislation, we must inform you about what cookies are and what we use them for. You can read about this below.

What are cookies?

When you surf a website, the server stores a small text file on the browser of your computer or mobile device. This is a 'cookie'. It contains a unique code that ensures that the server recognizes your browser during your visit to a website (a 'session' cookie) or during subsequent, repeated visits (a 'permanent' cookie). Cookies can be placed by the server of the website you visit, or by collaborating partners of the website. A website's server can only read the cookies it has installed and does not have access to any other information that is on your computer or mobile device. Cookies are stored on your computer or mobile device in the folder of your browser. Cookies generally help you surf quicker, but also assist navigation between different parts of a website. Cookies can also be used to increase the relevance of the content of a website or application to the visitor by adapting its content to their personal taste and needs.

The Acerta site uses these cookies:

1. **Strictly necessary cookies / Essential cookies**

You need these cookies to visit our websites and surf certain pages, it's as simple as that. For example, they help you navigate between pages or fill out forms. These cookies are also necessary to log in on Acerta websites with your personal account. They ensure that we can verify your identity securely to be sure that we give the right person access to personal information! If you refuse these cookies, some parts of the website may not work, or will not work optimally.

2. **Functional cookies**

These cookies facilitate the functioning of our websites and enable more personalised surfing: they keep track of your preferences, remember whether you have already participated in a survey or not, ... so that you are not asked twice. In short, these cookies make surfing more pleasant.

3. **Performance and analysis cookies**

These cookies collect general information about how visitors use our websites. This is how we wish to improve the content of our websites, tailor them to our visitors' needs and make them more user-friendly. Some examples are cookies that count the number of unique visitors and cookies that keep track of which pages are most popular.

4. **Social media cookies**

The Acerta websites sometimes refer to other sites through a clickable link to support our activities. When you visit these (external) sites, cookies may also be created. For more information, please check the privacy policy of the websites in question. There are also buttons for you to share the content of the Acerta sites on social media. These can then in turn place cookies on the Acerta sites and thus collect data. For more information, we suggest you read the statements made by the following parties on their own websites: Facebook, Google+/Youtube, LinkedIn, Twitter. Please note that these statements may change regularly.

5. **Other cookies**

They are cookies that do not belong to any of the above categories, such as the cookies we use to optimise our site and to make our own web analyses. They are the so-called web analysis cookies. You can create statistics by means of the information they collect. They give an insight into how often the web pages are visited, where visitors stay longest, etc. These cookies help us make the structure, navigation and content of the Acerta websites as user-friendly as possible.

Managing cookies

Accepting cookies

If you prefer to use all the functionalities of our site, you will have to accept all our cookies. Fortunately, it is very straight forward: either you close the cookie notification, or simply continue browsing acerta.be.

Deleting or disabling cookies

You can refuse the installation of cookies through your browser settings. The following website explains how you can refuse cookies in most browsers: <http://www.aboutcookies.org/>

For more information about a variety of browsers go to the following links: Internet Explorer, Mozilla Firefox, Chrome, Safari.

Installed cookies can be removed from your PC or mobile device at any time.