

# Privacy Statement

ING CDC Pensioenfonds

Effective 18 May 2018

# Privacy Statement

## Introduction

Stichting ING CDC Pensioenfondens (in this statement: the 'pension fund') is committed to protecting your privacy and keeping your personal details safe. We process your personal details in accordance with the requirements of the General Data Protection Regulation (GDPR) regarding information that can be traced back to individuals. This Privacy Statement explains what the pension fund does with your personal details and those of our website visitors, and how we protect your privacy.

## What are personal details?

A personal detail is any information that relates to a private individual. The information can be used to identify an individual. Examples include a person's name, address, personnel number or bank account number. Salary details are also personal details.

## Who do we collect and process information about?

The pension fund collects and processes personal details of all individuals whose pensions are managed by the pension fund. We also collect and process personal details of all individuals who work at the pension fund or for the pension fund.

The pension fund collects personal details through its participating employers, the Institute for Employee Benefit Schemes (UWV) and municipal registries. The pension fund also collects personal details when people contact the fund by telephone or email, or when they use the website services.

## Why do we collect information?

As part of the execution of the administration agreement, information is exchanged between the pension fund and the employer. The pension fund uses the personal details it receives from the employer to execute the pension plan you are participating in, to comply with regulatory requirements and to address your requests. The pension fund may also use your personal details for other activities in support of its operations, such as prevention of fraud. In line with its policy regarding retention of personal details, the pension fund does not store the collected personal details any longer than strictly necessary. Your personal details are processed properly and with due care. The employer uses the information it receives from the pension fund to comply with its reporting requirements.

## Confidentiality and security

The pension fund is committed to protecting your privacy. That is why our systems and programmes are secured, and monitoring procedures are in place to keep personal details accurate and complete and to ensure that unauthorised persons inside or outside our organisation cannot gain access to your personal details.

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### Who do we share your personal details with?

If you request access to your personal details, these details will not be provided by telephone, email or letter until there is sufficient evidence that you are the person you are claiming to be. We do this in order to protect your privacy. The pension fund does not share any personal details with third parties unless this is allowed and required by law, or in the event of fraud.

### Your rights

By law, you have certain rights. You are entitled to request:

- ▲ access to your personal details. Many of these details can be found in your personal environment on our website (under the button 'My Pension' on our homepage).
- ▲ replacement of your personal details if they are incorrect.
- ▲ the non-processing of some of your personal details.
- ▲ to have your personal details passed on to another organisation, for example in relation to a value transfer.

In some cases, we cannot fulfil your request. For instance if we need certain personal details for the administration of your pension.

If you have a request, please send an email to [pensioenloket@ing.cdcpensioen.nl](mailto:pensioenloket@ing.cdcpensioen.nl) or a letter to:

**ING CDC Pensioenfondsen**  
**Attn. the Pension Desk**  
**P.O. Box 4471**  
**6401 CZ Heerlen**

Important note: don't forget to attach a copy of your passport or ID card, but please cover your Dutch citizen service number (BSN) and photo.

If you disagree with our response, you may submit a complaint to the Complaints and Disputes Committee (<https://ing.cdcpensioen.nl/klachten-en-geschillen>). If you also disagree with their opinion, you may submit your complaint to the Dutch Data Protection Authority. For more information, go to [autoriteitpersoonsgegevens.nl](http://autoriteitpersoonsgegevens.nl). You may also submit an appeal to a Dutch district court.

### Website

When people visit the pension fund's website, general information is collected about them, such as their browser type, the pages they visited, the length of their visit and the documents they requested. This information helps the pension fund improve its website and adapt it to visitors' needs. These details cannot be traced back to the individual.

### Personal details of website visitors are not collected

When you visit the website, the pension fund does not collect your unique personal details, such as your name, email address, etc., unless you specifically agree and it is specifically mentioned.

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### Website cookies

The pension fund collects general information on its website by placing cookies. A cookie is a small text file that is sent to the visitor's browser and saved on their computer, tablet or mobile telephone. Cookies enable faster and easier use of the website. If you do not wish to receive cookies, check your internet browser to find out how to block cookies or how to ensure you are warned before a cookie is saved. Disallowing the use of cookies may affect the website's functionalities. The period of validity of a cookie depends on how long you visit to the website. The pension fund does not keep cookies longer than necessary.

### Contact forms

The website provides a variety of forms that you can fill out and send to the pension fund. If necessary, the fund processes the information provided through these forms in its records.

### Modifications

The pension fund can modify this Privacy Statement at any time without giving advance notice. The current Privacy Statement can always be found on this web page. We advise you to check this page regularly when you visit the pension fund's website.

### Questions

If you have any questions about this Privacy Statement or about the processing of personal details, please send an email to: [bestuursbureau@ing.cdcpensioen.nl](mailto:bestuursbureau@ing.cdcpensioen.nl)

