

# PRIVACY & COOKIE POLICY



## 1. General terms

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Merits & Benefits nv, with headquarters at Welvaartstraat 22, bus 3, 2200 Herentals, Belgium, registered at the Belgian Crosspoint Bank for Enterprises (Kruispuntbank Ondernemingen) under the number 0882.891.723 (hereafter “M&B”) is responsible for the processing of your personal data on the website <http://www.meritsandbenefits.be> (hereafter the “Website”).

M&B, as a Belgian company, applies the “law of December 8, 1992 on Privacy Protection in relation to the Processing of Personal Data” as modified by the “law of December 11, 1998” and by the “law of June 13, 2005 on electronic communications” and other applicable legislation.

M&B takes responsibility for the processing of your personal data. A notification has been made to the Belgian Privacy Commission with regard to the processing of your personal data, as required by the Law.

## 2. Collected personal data

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M&B collects certain personal data of users of its Website and of persons who subscribe to certain services rendered by M&B. They may include the following:

### 2.1. Data that you communicate to us

Via the Registration Form on the Website or during the ordering process: your family name, first name, contact details (email, telephone, address, additional delivery address, payment details, IP address, etc.)

### 2.2. Data that are automatically collected

Certain data will be collected through cookies: see below article 8 for our cookie policy.

## 3. Purposes of the processing of data

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### 3.1. General purposes

Your personal data are collected to:

- Offer you the services of the Website;
- Allow us to conduct market research in order to improve the technical and intrinsic quality of the Services;
- Provide you with information (for instance per email) related to future offers that might be of interest to you, newsletters, etc. (including information about new goods or services, new functionalities or new aspects of goods and services offered by M&B, or by commercial partners of M&B);
- Answer question of users of the Website;
- Administer the technical aspects of the Website;

- After having made the data anonymous, compile statistics or reports with regard to the number of clicks and visits of the different parts of the Website.

### 3.2. Direct marketing and communication to third parties

Your personal data will be treated as strictly confidential and will not be communicated to third parties or be used for direct marketing purposes, except if M&B obtained your prior explicit consent (“opt-in”) for such use. You can at all times withdraw your consent, by sending an email to [info@meritsandbenefits.be](mailto:info@meritsandbenefits.be).

### 3.3. Anonymous data

M&B has the right to report anonymous data to third parties (for instance, commercial partners who offer goods or services on the Website or the platforms of M&B; potential commercial partners; companies who their employees with access to the platform; etc.).

### 3.4. Serious violations

In case of serious violations of the law or of regulations (or in case of serious indications of such violations), M&B will have the right to communicate your data to the competent authorities (police enforcement and justice departments) at their request. M&B has also the right to communicate your data to the authorities in order to protect the rights or interests of M&B or of third parties, to guarantee the security of users of the Website, of commercial partners or of M&B, or to guarantee the functioning of the Website.

## 4. Duration of the conservation of the data

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All personal data will be held as long as necessary for providing the Services by M&B.

## 5. Right to access and rectify

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You have the right to consult free of charge your personal data at any time, and to rectify or modify your data, by sending an email to the address [info@meritsandbenefits.be](mailto:info@meritsandbenefits.be) or by letter to the address mentioned in article 1 of this Privacy & Cookie Policy, providing in attachment a copy of your identity card.

You are entirely free whether or not you communicate your personal data to M&B. However, you must be aware that some services may be refused if you do not complete your personal data on the Registration Form. Also, you must be aware that you are the only one liable for the correctness of the data that you communicate to M&B.

## 6. Right to object

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You have the right to object to the processing of your personal data if you have serious and legitimate reasons to do so. You can exercise your right by sending an email to the address [info@meritsandbenefits.be](mailto:info@meritsandbenefits.be). However, you cannot object to the processing of personal data in so far that this processing is essential for us to comply with our contractual obligations.

## 7. Security and confidentiality

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M&B has developed security measures that are technically and organizationally appropriate in order to avoid the destruction, loss, forgery, modification, forbidden access and unintentional communication to third parties as well as every other unauthorized processing of the collected personal data.

M&B shall not be liable for any direct or indirect damage resulting from a fault or unlawful use of the personal data by a third party. As a user of the Website or platforms of M&B, it is your exclusive responsibility to protect the confidentiality of your password(s), access code(s), or other log-in details. M&B will not be responsible or liable for unauthorized use of these data by third parties. In case of theft, loss or unauthorized use of these data, you should always inform M&B as soon as possible.

M&B reminds you that the Website may include links, hyperlinks or references to other websites that are not controlled or managed by M&B and to which this Privacy & Cookie Policy does not apply. M&B shall not be liable for the content of these websites, or for the offers, products and services offered by those websites. M&B advises you to carefully read the privacy rules of every website that you visit, especially since these rules can differ from the present Privacy & Cookie Policy.

## 8. Cookies

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### 8.1. Information about our use of Cookies

Our Website uses cookies and similar technologies to distinguish your preferences from those of the other users of our Website. This allows us to give you a better experience when visiting our Website and to optimize our Website.

Cookies and similar technologies do not allow us to systematically collect data that enable us to identify the users of our Website. They only allow us to improve our Website, to better understand the interests of our users, and to measure the effectiveness of the content of our Website.

As a result of recent changes in the law, all Websites focusing on customers in the European Union are obligated to ask for your consent before using or saving cookies and similar technologies on your computer or mobile devices. This cookie policy is intended to give you clear and complete information about the cookies that we use and about their purpose. Please read our Privacy & Cookie Policy in order to know the privacy rules applicable to the Website.

For further information about this Privacy & Cookie Policy you can contact us at [info@meritsandbenefits.be](mailto:info@meritsandbenefits.be).

### 8.2. What is a cookie?

A “cookie” is a small text file that is sent from the server of M&B and is stored on your computer’s hard drive. We use cookies to remember your preferences when visiting our Website.

You can refuse the use of cookies by modifying your browser settings. If you do not modify your browser settings, our system will place cookies when you visit our Website.

### 8.3. Kind of cookies

There are different categories of Cookies, based on their source, function and the time there are used.

**First party cookies** are cookies set by a website visited by the user i.e. the website displayed in the address bar (e.g. cookies placed by <http://www.meritsandbenefits.be>)

**Third party cookies** are cookies that are set by a domain other than the one being visited by the user. In case a user visits a Website and a third party sets a cookie through that Website, such cookie is considered a third party cookie (e.g. cookies set by Google, Twitter and Facebook).

**Functional cookies** are cookies that ensure the proper functioning of the Website (e.g. cookies for log-in or registration, language preferences). Functional cookies are mostly considered first party cookies.

**Non-functional cookies** are cookies that can be set for statistical, social, targeting and commercial purposes. They do not serve the mere technical support of the Website. Cookies with **statistical purposes** allow us to check which pages of the Website you visit, where your computer is localized etc. Cookies with **social purposes** allow the user to share the content of the visited Website through social media with others. Cookies with **targeting purposes** allow creating a specific profile for you based on your surfing history to make advertisements more relevant for you. Cookies with **commercial purposes** keep track of how many and which advertisements were displayed to a user. Non-functional cookies can be first party or third party cookies.

**Persistent cookies** remain stored on a user's device after the end of a browsing session. The cookies are activated each time the user visits the Website that set the cookie (e.g. cookies set by social media such as Twitter, Facebook, Google Analytics etc.). Most non-functional cookies are persistent cookies.

**Session cookies** allow websites to link the actions of a user during a browsing session. A browsing session starts when a user opens the browser screen and ends when he closes the browser screen. Session cookies are only set temporarily. When you close the browser, the cookies will be removed. Most functional cookies are session cookies.

### 8.4. Your permission

By using our Website, you consent to our use of cookies. In order to make optimal use of our Website, you need to accept the cookies. You may do so via your browser settings; or by accepting our "Privacy and cookie policy" at the moment of registration; or by a continued or repeated visit to our Website after you have been notified by a "cookie warning" at the moment of your first visit to our Website.

You can block cookies by activating the particular browser setting allowing you to refuse cookies. By rejecting cookies, you may no longer have access to (parts of our) Website. Carefully read this Cookie Policy for more information.

If at any moment you want to revoke your consent, you can uninstall cookies through your browser settings. If you wish to find out more about removing or blocking cookies, you will find the following website helpful: <http://www.aboutcookies.org/Default.aspx?page=2>.

### 8.5. Changing your browser settings

We would like to point out that Web browsers allow you to change your cookie settings. These settings can generally be found in the menu 'Options' or 'Preferences' of your web browser. In order to better understand these settings, you may wish to read the information available through the following links. If you need additional information, you can consult the 'Help' function in your web browser.

- [Cookie settings in Internet Explorer](#)
- [Cookie settings in Firefox](#)
- [Cookie settings in Chrome](#)
- [Cookie settings in Safari](#)

### 8.6. More information on cookies

#### **Information on cookies**

More information on cookies is available through the following link: <http://www.allaboutcookies.org/>

#### **Internet Advertising Industry**

The internet advertising industry drafted a guide to online behavioural advertising and online privacy that you can find on: <http://www.youronlinechoices.eu/>

### 8.7. Which cookies do we use on our Website?

On our Website, we use different kind of cookies, including: cookies storing your preferred language; cookies organizing your shopping cart; safety cookies; cookies saving your registration data or login data; cookies saving certain interests (e.g. regarding newsletters, geo-localization, etc.); cookies used for statistical purposes to optimize our Website or to analyze user data (regarding previously visited sites, etc.) always based on anonymous data (e.g. Google Analytics cookies); tracking cookies enabling us or our partners to send you offers or suggest benefits based on anonymous data through newsletters, banners, advertisements, etc.

For cookies set by third parties (incl. Google Analytics), we kindly refer to the statements set forth by such parties on their respective websites. Please note that we do not have any influence on the content of these statements nor on the content of the cookies set by such third parties.

## **9. Applicable law and jurisdiction**

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This Privacy & Cookie Policy is subject to Belgian law.

The courts of Dutch-language courts of Brussels are exclusively competent for any kind of dispute that could arise from the interpretation or execution of this Privacy & Cookie Policy.

## **10. Agreement**

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By visiting the Website, you accept all the clauses of the present Privacy & Cookie Policy and you agree to the collection and processing of your personal data by M&B in accordance with this Privacy & Cookie Policy.