

Privacy statement

When you take out insurance or another financial service with us, work for us, apply for a position, or collaborate with us in any other way, you provide us with personal data. This is privacy-sensitive information. It goes without saying that we handle it with the utmost care. You can find details on how we handle your personal data in our privacy statement.

Who are we?

We are Financieel Fit Servicecenter B.V., a Yellow Hive company, and we function as an intermediary for financial services and products.

Phone : 0164 60 72 11
Mail : info@financieelfit.nl
Website : www.financieelfit.nl

What constitutes the processing of personal data?

By “processing your personal data,” we mean any operation or set of operations performed on personal data, such as the collection, recording, storage, modification, protection, use, consultation, transmission, and deletion of your personal data, as defined in the General Data Protection Regulation (GDPR).

By “personal data,” we mean any information that can be directly or indirectly traced back to a natural person. This includes a name or customer number, but also data that, when combined with other information, reveals something about a person, such as an IP address. Data about legal entities or deceased people is not considered personal data unless this information still reveals something about living natural people.

On what legal basis do we process your personal data?

We process your personal data in accordance with the General Data Protection Regulation (GDPR):

- To enter and perform the agreement
- To comply with legal obligations
- Based on a legitimate interest of ours or a third party
- Based on your consent

You are not required to provide us with your personal data. If you choose not to, you may not be able to purchase certain insurance policies or financial services from us. We will let you know as soon as possible if this is the case.

Whose personal data do we process?

We process personal data from:

1. Visitors to our website
2. Employees and job applicants
3. Visitors to our premises
4. Supplier contacts
5. Customers who purchase a product or service from us, and third parties involved in claims for damages

1. Visitors to our website

We process personal data from visitors to this website:

- To develop, secure, and improve our website
- To develop and improve our products and services
- To answer questions submitted via the contact form
- To handle complaints submitted via the complaint form

For this purpose, we process:

- General visitor data, such as click behavior, time of visit, and visit frequency
- Personal data provided in the contact form, such as name, email address, address, and phone number
- Personal data provided in the complaint form, such as name, email address, address, and phone number

When you visit our website, we may collect and store your visitor data. We do this to make our site more user-friendly. We may place cookies (small text files) on your device to improve the functioning of the website. You can find more information about this in our Cookie Policy on the website.

2. Employees and job applicants

We process personal data from:

- Employees
- Individuals interested in a position with us
- Individuals working for us via third parties

For this purpose, we process:

- Name, address, city of residence, date of birth, phone number, and email address
- Employment history/resume
- Education and training
- Start and end dates of employment
- Copy of a valid identity document (passport or ID card)
- Nationality
- Gender

- Citizen Service Number (BSN)
- Certificate of Good Conduct (VOG)
- Oath or pledge for the financial sector
- Income information
- Bank account number
- Job title
- Employment scope
- Absence data
- Performance evaluation data
- Emergency contact person

3. Visitors to our premises

We process personal data from visitors to our premises:

- To promote the safety of the facility and its employees

For this purpose, we process:

- Camera footage
- Name
- License plate number if you use a parking space in our parking garage

We process personal data when you register for an event organized by us:

- To foster a good business relationship
- To promote a healthy work culture

For this purpose, we process:

- Name (initials and/or first and last name, title)
- Business email address
- Business address information
- Business (cell) phone number
- Job title and position details
- Activity-related notes, such as dietary preferences

4. Supplier contacts

We process personal data of our suppliers' contact persons:

- To maintain contact regarding our services and business operations
- To comply with applicable laws and regulations

For this purpose, we process:

- General contact information, such as name, email address, and phone number.

5. Customers who purchase a product or service from us and third parties involved in claims

There are several reasons why we may process your personal data:

- To enter and fulfill your insurance policy, financial service, or agreement, and for related communication
- To prevent and detect fraud
- To ensure the security and integrity of the financial sector, our organization, employees, and customers
- To comply with laws and regulations
- Based on a legitimate interest of ours or a third party's
- Based on your consent
- For marketing activities. If you have subscribed to our newsletters, you can unsubscribe at any time

Insurance

If you purchase insurance through us (or from us) or file a claim, we will process your personal data. This applies to property and casualty insurance (such as auto, liability, or cyber insurance), income protection insurance (such as sick leave or disability insurance), and life insurance (such as term life or pension insurance). For this purpose, we request the following personal data, among other things:

- Name, address, city, date of birth, phone number, and email address
- Bank account number for receiving and making payments
- License plate number for auto insurance.
- For the risk assessment in connection with property and casualty insurance, we may ask whether you have a criminal history through the insurer's final questions
- Income and sick leave data for sick leave and disability insurance
- In the case of long-term disability, your Citizen Service Number (BSN) for communication with the UWV, or for life insurance, to report your data to the tax authorities
- Health data for life, income, or disability insurance; we do not process your medical data

The medical advisor of the risk bearer/insurer plays a leading role in the health assessment conducted in connection with taking out an insurance policy. Only this medical advisor and the employees working under his or her supervision are authorized to process your health data.

If the medical advisor deems it necessary—for the purpose of assessing your application or evaluating your income or disability—to request health information from others, such as your primary care physician or treating specialist, he or she will always ask for your consent in advance. The authorization form through which you grant this consent specifies which health data the medical advisor wishes to request and from whom he or she intends to request it. By signing the authorization form, you grant your consent. The medical advisor is responsible for safeguarding your health data.

Pensions

When we advise you on a (group) pension insurance policy or when we act as an intermediary in establishing or modifying a group pension plan or defined-contribution pension plan, we process the personal data necessary to properly advise both your employer and the employees and to submit the application to the pension insurer or defined-contribution pension provider. For this purpose, we process, among other things:

- Name, address, city of residence, date of birth, phone number, and email address
- Employment and salary information (including wage details and part-time ratio)
- Family and relationship details, if relevant for a spousal or orphan's pension
- Bank account number for receiving and making payments
- Disability details, if relevant for premium exemption or continuation
- Death and survivor details, only when relevant to the product

Mortgages & Loans

If you take out a mortgage or loan through us, we will ask for the following personal information, among other things:

- Name, Address, city, date of birth, phone number, and email address
- Citizen Service Number (BSN) for reporting your information to the tax authorities
- Bank account number for receiving and making payments
- Financial information for assessing the mortgage application
- Education and employment information
- Family composition

Automated decision-making

Sometimes we assess a claim or an application for a product or service through an automated process. In such cases, we analyze claims history and the documentation provided. We are committed to leveraging advanced technologies to improve our services and optimize customer experience. As part of this commitment, we may use Artificial Intelligence (AI) in our processes. Decisions are not made solely by automated systems. You always have the right to have your case reviewed by one of our employees. If you have any questions about automated decision-making or wish to object to it, please feel free to contact us.

Improvement and innovation

We may use your personal data to improve our products and services and to tailor our offerings to your preferences and needs. We do this by combining personal data, analyzing it (or having it analyzed), and using it for innovation. This helps us come up with innovative ideas that benefit you, your interaction with us, and your products or our services—and thus lead to better solutions. For example, we can:

- Resolving the root causes of customer complaints, improving pages and forms on the website, and streamlining and accelerating processes.
- Measuring how customers use our services and the results of a campaign. And, if necessary, improving our services.
- Developing new applications, products, and services, including the development (and testing) of applications in the field of Artificial Intelligence (AI).

- As part of the management (including testing) of our (new) (administrative) systems and applications, ensuring that they function properly and thereby guaranteeing the continuity of our services.
- Conducting (or commissioning) (statistical and/or scientific) analyses and reports and providing insights at an aggregated level, for example, to properly determine the prices of our products and services.
- Recording and reviewing telephone calls for training and quality assurance purposes.

How do we handle your personal data?

We take your privacy very seriously. We process your personal data carefully, securely, and transparently in accordance with the General Data Protection Regulation (GDPR). We handle sensitive personal data, such as information about your health, with the utmost care.

Confidentiality agreement

Employees who join our company sign a confidentiality agreement. Only authorized personnel are permitted to process your personal data. In addition, our employees receive ongoing training on data privacy issues, such as preventing data breaches.

Sharing personal data with third parties

To provide our services, we work with third parties, such as insurers, brokers, auto repair shops, collection agencies, and companies that process personal data on our behalf. Your data will only be provided to insurers and lenders if you expressly wish to enter into an agreement regarding a financial product. In such cases, only the data necessary for the conclusion of the financial product will be provided to these third parties. When necessary, we will share your personal data with organizations relevant to the execution of a financial product. For example, if you wish to file a claim under an insurance policy, a claims adjuster may visit you, or we may ask a repair shop to contact you.

Your data is generally processed within the European Economic Area (EEA). If we work with a service provider based outside the EEA, we enter into agreements to ensure compliance with the rules established for this purpose within the European Economic Area. In such cases, we use the Standard Contractual Clauses—a model approved by the European Commission that ensures an adequate level of protection for personal data.

Storage and retention periods for personal data

We retain your personal data only for as long as and to the extent that we need it. We have implemented appropriate technical and organizational measures to protect your personal data.

We retain data that is strictly necessary for at least the duration of our relationship or agreement. If our relationship or agreement ends, we will retain the data for the statutory retention periods that apply to us.

What are your rights?

You have the following rights:

- You have the right to access, correct, and, if necessary, delete your personal data.
- You have the right to ask us to restrict or cease the use of your personal data if we are processing incorrect personal data.
- You have the right to withdraw your consent to the processing of your personal data. In that case, we may no longer be able to offer a product or service. Withdrawing your consent does not affect the lawfulness of the processing of personal data that took place before you withdrew your consent.
- You have the right to object to the processing of your personal data, including its inclusion in the CIS by third parties.
- You have the right to request your personal data in order to forward it to another party. You may also ask us to forward your personal data to another party.

Would you like to exercise these rights, or do you have a complaint about how we handle your personal data? Please contact us at compliance@yellowhive.nl. You can also file a complaint with the Dutch Data Protection Authority (www.autoriteitpersoonsgegevens.nl).

Questions

Do you have questions about how we process personal data? Please contact our Data Protection Officer at compliance@yellowhive.nl.

Changes to this Privacy statement

This privacy statement was last updated on May 20, 2026.

We may update this statement from time to time at our discretion. The most recent version of this privacy statement can be found on our website. We recommend that you review the privacy statement regularly.

We make every effort to ensure that this information is accurate. However, there may be instances where the information is incomplete and/or incorrect. We accept no liability for any form of damage that may arise from the use of this information. Furthermore, we accept no liability for websites that are not maintained by us, to which we link, or that contain links to this information. We reserve the right to change the content of this information without further notice.