Legal mentions
TABLE OF CONTENTS

WEBSITE DISCLAIMER .......................................................... 4
COOKIE POLICY ................................................................. 7
PRIVACY AND PERSONAL DATA PROTECTION ......................... 8
WEBSITE DISCLAIMER

The websites and apps are made available by the company incorporated under Belgian law, Groep Securex VZW (non-profit association), with its registered office at 1040 Brussels, Tervurenlaan 43, VAT BE 0419.678.319, RPR Brussels, tel. +32 2 729 92 11, fax +32 2 705 28 92, e-mail address info@securex.be.

SCOPE OF APPLICATION

This disclaimer applies to all websites and mobile applications (apps) of Groep Securex VZW and the entities that form part of the Securex Group, unless conditions apply for a particular website or app which, in that case, take precedence.

The ‘Social Media’ chapter only applies to websites that are included in social media sites. Making any use whatsoever of a website or app, including merely going through the web pages, implies that you accept this disclaimer without reservation. Unless otherwise stipulated by law, this disclaimer can be modified merely by publication on the website or notification in an app. This disclaimer is subject to Belgian law. Any dispute resulting from or relating to this disclaimer falls under the exclusive jurisdiction of the courts of Brussels. Special terms and conditions relating to specific websites, apps or services may contain different provision which, in that case, take precedence.

INTELLECTUAL RIGHTS

Unless otherwise stated, all brands found on the websites or in the apps are registered trademarks of Groep Securex VZW or of another legal entity that forms the economic entity known under the name Groep Securex. With the exception of the websites contained in social media, the website domain names are registered by the computer centre Rekencentrum Securex.

Groep Securex VZW or another legal entity that forms the economic entity known under the name Groep Securex consequently owns the exclusive rights of use and exploitation and/or the exclusive licence rights to these elements of intellectual property.

The websites and the apps as such, as well as their content, especially the texts, images, graphic representations, sound files, animated files, video files, data sets and databases that they may contain, are protected by copyright and all the applicable regulations on intellectual property sensu lato.

Groep Securex VZW and the legal entities that form the economic entity known under the name Groep Securex reserve all intellectual property rights and sui generis rights to the websites and apps, all the elements that are included therein and any databases.

In addition to any imperative exceptions stipulated by law, you are authorised to print out the information consulted and to use it only in the context of the management of your social status if you are a client of Groep Securex VZW or any other legal entity that forms the economic entity known under the name Groep Securex. You retain the right to download and reproduce the information on the websites and the apps as long as these manipulations are undertaken for purely private and personal use.

Any other reproduction, distribution, provision to the public and/or reuse in any form whatsoever, irrespective of whether this is total or partial, temporary or permanent, of the websites and the apps, or of any element of the intellectual property of Groep Securex VZW, the legal entities that form the economic entity known under the name Groep Securex or its licensors is strictly forbidden without the prior, written consent of Groep Securex VZW.

Any request for information and/or consent relating to one or more elements of intellectual property of the websites or the apps must be addressed to Groep Securex VZW.
The websites and apps may also contain elements that are fully or partially the intellectual property of third parties. The same regulation applies to these elements, mutatis mutandis.

**GENERAL TERMS AND CONDITIONS OF SALE**

Any order for goods or services and any request for information or documentation via the websites or any use of an app automatically implies full and total agreement with this disclaimer.

The services that are provided by Groep Securex VZW or by any other entity in Groep Securex are also subject to the special terms and conditions that are specific to these services or to the agreements concluded between the principals and Groep Securex VZW or any other entity in Groep Securex on the services concerned, which will take precedence over this disclaimer in the event of any contradiction.

Neither the online ordering or documents and/or information, nor the provision of these documents/this information implies any transfer of intellectual rights thereto in your favour. These documents and this information remain the exclusive intellectual property of Groep Securex VZW or of the legal entities that form the economic entity known under the name Groep Securex or of its licensors.

Any infringement of the rights, especially the intellectual property rights, of Groep Securex VZW or of the legal entities that form the economic entity known under the name Groep Securex or its licensors may give rise to legal or other action taken by the entities concerned or by the competent authorities.

**SOCIAL MEDIA**

A number of the websites are included as part of the websites of third parties (social media sites such as Facebook and Twitter). The terms and conditions of the social media sites should also be observed when using these websites.

Social media sites are interactive sites. Groep Securex VZW does not always have control over the content that third parties place on the sites concerned. Groep Securex VZW does not accept any liability for the content that third parties place on the sites concerned.
DISCLAIMER

The websites and the apps have been prepared with the greatest care and Groep Securex VZW makes every reasonable effort to ensure that the information contained herein is up to date and correct.

The websites and apps are made available to you for information purposes only and Groep Securex VZW stresses that the information on the websites or in the apps is liable to alter and advises you always to check that the information on its websites or in its apps is applicable, accurate and up to date. This information does not in any way replace a legal opinion or personalised professional assistance.

As far as is permissible by law, Groep Securex VZW and the legal entities that form the economic entity known under the name Groep Securex may not under any circumstances be held liable for direct or indirect damage, of whatever nature or extent, which may be caused directly or indirectly by consulting or, more generally, in any way using the websites or the apps and especially the information they contain.

The documents that can be ordered on line are standard models and may therefore require adaptation - by the user - in line with the legal and/or jurisprudential provisions specific to the case in question. Neither Groep Securex VZW nor any of the entities in Groep Securex can therefore be held liable for the failure to adapt these documents to the requirements of the specific case. Nor may they be held liable for direct or indirect loss, damage or costs which may result from possible errors or omissions in the published documents.

The possibility of ordering documents/media material/studies on line is reserved exclusively for professional clients. The document prices indicated are exclusive of VAT.

The documents ordered are deemed to have been delivered as soon as the documents are available to be downloaded. The purchase of a document comprises a personal, non-exclusive, worldwide, non-transferable licence, unlimited in time, to use, improve, modify and translate this document for own company purposes and the right to create derived works for the above purposes, but does not comprise the right to publish, market, sell, distribute, hire or sublicence the document in question (whether or not in the modified form).

In application of Article XII.10 of the Code of Economic Law, Articles XII.7, §1, XII.8 and XII.9 of this code are not applicable in the event of the online ordering of documents in a business-to-business context.

In general, neither Groep Securex VZW nor any of the entities of Groep Securex may be held liable for the use of the documents supplied on the websites or via the apps. They cannot exercise control over or influence the way in which these documents will be used and consequently they reject any liability for the loss of income, opportunities, operation, profit or for direct or indirect damage of whatsoever nature which are caused by or are related to the use of these documents. Consequently, for this reason no complaints against Groep Securex VZW and/or all or any of the entities in Groep Securex can be taken into consideration.

The websites and the apps contain hyperlinks to other sites as well as references to other sources of information. These links and sources of information are provided for information purposes only and do not imply any approval, support or affiliation of Groep Securex VZW regarding these sites and sources. Groep Securex VZW does not control these sites and their content and offers no guarantee as regards the information contained therein and/or the presentation thereof.

Groep Securex VZW and the entities of Groep Securex reject any liability for any damage that may result from consulting information on the other sites or in general in any other source of information to which the websites or the apps refer, irrespective of the nature, the extent, the cause and/or the consequences of this damage.
COOKIE POLICY

When you visit a website or use an app, Groep Securex VZW may place cookies on your device. Cookies are small files that are created by a web server that you consult and stored on the hard disk on your computer. They make it possible to speed up subsequent access to the website or the app to which the cookies are linked and facilitate your visits to this website or the use of the app.

The cookies that Groep Securex VZW places are so-called first-party cookies with a view to preparing website statistics and checking that its statistics instruments are working properly.

You expressly give your consent to Groep Securex VZW to place the cookies concerned for the purpose of website statistics. Groep Securex VZW places the following cookies:

- Addthis
- Google analytics
- Opencms
- Tag Facebook (on certain pages only)

Groep Securex VZW informs you that you can alter the configuration of your web browser at any to refuse cookies. For more information about this, you can consult the help function of your web browser. Refusing cookies can impact on your use of the websites or the apps.
PRIVACY AND PERSONAL DATA PROTECTION

Who are we?

The websites and apps are made available by Groep Securex VZW (non-profit association), with its registered office at 1040 Brussels, Tervurenlaan 43, VAT BE 0419.678.319, RPR Brussels, which can be contacted by telephone on +32 2 729 92 11, by fax on +32 2 705 28 92, and by email at info@securex.be

Purposes of processing

Your personal data are processed by Groep Securex VZW, in accordance with European Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (hereafter GDPR), in connection with the use of an app or a request for information or order for documents. Groep Securex VZW processes the personal data you provide on its websites and apps for the following purposes:

1. to respond positively to the requests that you make when visiting the websites or using the app;
2. to optimise the management of the websites and the commercial and administrative contacts of Groep Securex VZW and its client administration;
3. to optimise the quality of the services offered to internet users and of the websites and apps;
4. to prepare market surveys and compile visitor statistics;
5. to keep you regularly informed, especially by email, of the activities, new services and products of Groep Securex VZW;
6. to pass on your personal details to all legal entities of the economic entity known as Groep Securex, especially to enable them to make you any form of promotional offer via email.

With regard to the first four purposes, Groep Securex VZW justifies its processing operations on the basis of its legitimate interest in managing its websites and apps optimally, understanding how its websites and apps are used and responding appropriately and correctly to requests from users of the websites and apps. To the extent that these processing operations take place on the basis of cookies, our cookie policy applies.

With regard to the last two purposes, Groep Securex VZW will only process your data with your consent. You have the right to withdraw your consent at any time, without this affecting the legality of the processing carried out before the withdrawal of your consent.

Your rights

You may consult the data that Groep Securex VZW processes and, if need be, have them rectified by sending a dated and signed request, together with a copy of the front of your identity card, by email to privacy@securex.be or by post to Groep Securex, Data Protection Officer, Tervurenlaan 43, 1040 Brussels.

In the same manner and within the limits of the GDPR, you may also object to your personal data being processed or ask that any such processing is limited. Furthermore, you may ask to have your data erased or transferred. Further information can be obtained via the same address.

If necessary, you may file a complaint with the Data Protection Authority (www.gegevensbeschermingsautoriteit.be).
Retention period
Groep Securex VZW will store your data for no longer than is strictly necessary for the processing purposes and for as long as is required by law.

Confidentiality
To avoid unauthorised access to the personal data that you give us as much as possible, Groep Securex VZW follows stringent safety procedures.

You may be required to register in advance to access certain services. You undertake to pass on accurate and complete data to Groep Securex VZW, and to inform it of any changes to your data. The access data that you receive from Groep Securex VZW are strictly personal and should be kept secret by you. If you suspect that your access data are being improperly used, you should inform Groep Securex VZW of this immediately.

Groep Securex VZW can take the necessary measures to ensure the proper management of its websites and its computer system. To this end, Groep Securex VZW can access all information, notifications or other elements which are stored on these websites or in this system at any time. Groep Securex VZW may also block your access temporarily or permanently in this context at any time, among other things in cases of (suspected) fraud, improper use or breach of the confidentiality of your access data.

Data sharing
Groep Securex VZW may disclose your personal data to a third party at the request of any legally authorised government body or even on its own initiative if it believes in good faith that such disclosure is required to comply with the laws and regulations, to protect and/or defend the rights or property of Groep Securex VZW, of the legal entities of Groep Securex, or the users of the websites and apps or, in exceptional circumstances, to protect the safety of Groep Securex VZW, the legal entities of Groep Securex, its clients, and/or the users of the websites and apps.