

May 2018, Frankfurt am Main

DATA PROTECTION POLICY

Your privacy is important to Rating-Agentur Expert RA GmbH (hereinafter – the Agency). Therefore we have created this Policy which explains:

- What personal data is collected by the owner of this website or provided by you, through our interactions with you and your use of our website (www.raexpert.eu) and software;
- How your personal data will be used, where it is held, how long it will be kept and your rights.

Please read this privacy policy carefully:

1. Definitions and interpretations

In this Policy, the following definitions are used:

Data controller means a person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal data are, or are to be, processed.

Data processor, in relation to personal data, means any person (other than an employee of the data controller) who processes the data on behalf of the data controller.

You, your or data subject means:

- Visitors to our website
- Subscribers to any service we offer through our site or email
- Prospective or existing clients corresponding with us by phone, e-mail or otherwise
- Job applicants

Data controller, we, us and our means:

Rating-Agentur Expert RA GmbH and its data processors.

Personal data means any information related to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier.

This definition provides for a wide range of personal identifiers to constitute personal data, including name, identification number, location data or online identifier, reflecting changes in technology and the way organisations collect information about people. The definition incorporates, where applicable, the definitions provided in the Data Protection Act 1998, General Data Protection Regulation and Data Protection Bill 2017-2019 (GDPR).

2. Sensitive personal data

The GDPR refers to sensitive personal data as “*special category data*”.

Special category data means personal data consisting of information as to the racial or ethnic origin of the data subject, his political opinions, his religious beliefs or other beliefs of a similar nature, whether he is a member of a trade union (within the meaning of the Trade Union and Labour Relations (Consolidation) Act 1992), his physical or mental health or condition, his sexual life. The special category specifically includes genetic data, and biometric data where processed to uniquely identify an individual.

Criminal offence data - personal data relating to criminal convictions and offences.

3. Who we are (Identity of the data controller)

For the purpose of the Data Protection Act 1998, General Data Protection Regulation and Data Protection Bill 2017-2019 the data controller is Rating-Agentur Expert RA GmbH with company registration number 97024 and the registered address at Walter-Kolb 9-11, 60594, Frankfurt am Main, Germany.

4. Personal data we may collect from you

We may collect and process the following data and personal information about you:

4.1 Personal Data you provide us voluntarily

We collect the information provided by you to operate effectively and provide you the best quality of products and services. You provide some of this information voluntarily by filling in the contact forms on our web site, creating an account at our website or by contacting us by phone, e-mail or otherwise.

This includes information you provide if you subscribe to any service we offer through our site, send us a query or feedback, sign up for information on events, upload a document with your enquiry, participate in discussion boards or other social media functions on our site, promotion or survey, provide your postcode to help us to find our nearest branch to your location, or when you report a problem with our website.

The information you may give us is Personally Identifiable Information (“PI”). With “PI” we refer to information that identifies an individual (or may with reasonable efforts cause the identification of an individual) and may include your:

First name, Surname, e-mail address and phone number, any other contact details, preferred date and time of your possible appointment.

4.2 Applicant Information

Please see the paragraph Jobs Applications

4.3 Children

We do not sell any products or services which could be purchased by children. If you are under 16, you may use our website only with the involvement of your holder of parental responsibility. We do not knowingly collect personal information from children below 16 without the consent of the child's holder of parental responsibility.

4.4 Information you provide about others

In providing personal data about other individuals (such as someone in whose name you are registering an account or subscribing to our marketing promotions), you represent that you have notified them of (i) the purposes for which information will be used (ii) the recipients of their personal data and (iii) how they can access and correct the information. You further represent that you have obtained all necessary consents from them.

4.5 Information which may be available to us, or collected automatically with the use of cookies or analytical tools

We might get some information from our visitors by recording how they interact with our website with the use of cookies, analytics tools or obtain data from third parties.

4.6 Technical information including personally identifiable information:

- Might include your device and connectivity information such as IP (Internet Protocol) address, unique device identifiers (such as the IMEI for phones)
- Location data

4.7 Non-personally identifiable information:

- Might include your configuration data such as browser type, version and language setting, time zone setting, browser plug-in types and versions, details of how you used our website, such as your search queries. Information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page:

- Log information, such as error reports, download errors, any problems you experience using our website and any phone number used to call our customer service number.

We do not combine information collected automatically through cookies and analytics tools with other personally identifiable information you may have provided to us when you registered for our Products or submitted a form through our Website.

5. Cookie Policy

A cookie is a small file, typically of letters and numbers, downloaded on to a device when the user accesses certain websites. Cookies allow a website to recognise a user's device.

We might use cookies to recognize you when you visit our site or use our Services, remember your preferences, and give you a personalized experience:

If you are signed in to our Services, these cookies will help us show you the right information and personalize your experience.

Session cookies - these cookies store the ID of a user's session. The cookie is set when a user signs in and is used to restore the session without entering the personal data.

Security cookies - We use cookies for our security features, and to help us detect malicious activity.

Preferences, features and services. These cookies help us to customise your preferences,

such as which language you prefer and what your communications preferences are or to fill out forms on our faster.

Performance, Analytics and Research. Cookies help us to analyse our web site performance. We use cookies to improve our products, features, and services, including to create logs and record when you access our site.

Third-party cookies. We might use them for website analytics and advertising purposes, i.e. cookies which are set and can be accessed by servers respectively domains of our third-party providers.

What can you do if you do not want cookies to be set or want them to be removed?

Most browsers accept cookies automatically, however some people prefer not to allow cookies. You may change the security settings of your web browser in order to stop your device receiving and storing cookies, to allow receiving and storing cookies from selected websites you trust, or to be notified before receiving cookies. You may also delete cookies stored in your browser at any time. Information stored in such cookies will be removed from your device. However, note that these settings may have negative effects on the web sites usability.

Browser manufacturers usually provide help pages related to cookie management in their products.

Please see below for more information:

- Google: <https://support.google.com/chrome/answer/95647?hl=en-GB>
- Internet Explorer: <https://support.microsoft.com/en-us/help/260971/description-of-cookies>
- Mozilla Firefox: <https://support.mozilla.org/en-US/kb/cookies-information-websites-store-on-your-computer>
- Safari (Desktop): https://support.apple.com/kb/PH5042?locale=en_US
- Safari (Mobile): <https://support.apple.com/en-us/HT201265>
- Android Browser: https://support.google.com/nexus/answer/54068?visit_id=1-636585517588941681-639659396&hl=en&rd=1
- Opera: <https://www.opera.com/help>
- Opera Mobile: <https://www.opera.com/help/mobile/android#privacy>

For other browsers, please consult the documentation that your browser manufacturer provides.

You may opt-out of third party cookies from Google Analytics on its website. You can opt out of interest-based targeting provided by participating ad servers through the Digital Advertising Alliance (<http://youradchoices.com>). In addition, on your iPhone, iPad or Android, you can change your device settings to control whether you see online interest-based ads.

6. Social media features and widgets

Our website might include certain Social Media features and widgets buttons or other interactive mini-programs (“Social Media Features”). These Social Media Features may collect information such as your IP address or which page you are visiting on our Website,

and may set a cookie to enable them to function properly. Social Media Features are either hosted by a third party or hosted directly on our Website. Please be aware that if you choose to interact or share any Personal Information via such widgets, you are in fact providing it to these third parties and not to us. Your interactions with these third parties are managed by these Social Media policies and not ours. For example, you will not be able to use the “Facebook Like” button if you are not logged in to your Facebook account. Once you use the button this will be associated with your Facebook history, but we will not process this information.

7. Information obtained from third parties

We do not obtain any data from third parties.

8. Data processors

Trusted partners (data processors) who work on our behalf under confidentiality agreements and might store, maintain or process your data:

We have partnered with a number of authorized service providers (data processors), whose services and solutions complement, facilitate and enhance our own under written confidentiality agreements that guarantees that the requirements of the GDPR will be met and the rights of data subjects are protected. Data processors only act on behalf of our documented instructions. They have direct responsibilities under the GDPR and may be subject to fines or other sanctions if they do not comply.

These might include:

Hosting providers, information technology service providers, data and cyber security services, web analytics, e-mail distribution and monitoring services, marketing services, content delivery networks (CDNs), our legal and financial advisors, accountants, insurance brokers and companies.

Such data processors may receive or otherwise have access to your identifiable or non-identifiable personal data, in its entirety or in part – depending on each of their particular roles and purposes in facilitating and enhancing our Services and business, and may only use it for such purposes. Under no circumstances data processors may use the data for their own purposes.

Your personal data might be maintained, stored and processed at a destination inside the European Economic Area.

Once this contract is concluded, data processor will return data to us or transmit to another processor appointed by us, and erase any copy in its possession. However, the processor may keep the data locked to address possible administrative or jurisdictional responsibilities.

9. Data Retention

Unless otherwise specified, where you have indicated to us that you agree that we send you the information about our services, we assume you agree that we keep your personal data. We may retain your Personal Information (contact details) for as long as your user account is active or as otherwise needed to provide you with information about our Services. As the data subject you have rights related to processing of your personal data and the option of

withdrawing your consent to receive promotions at any time. Please see paragraph “Your rights”.

If you and us enter in a contract, we might keep your data during the performance of the contract and as long as it is necessary as for our legitimate interests. Please see paragraph “Lawful basis and the purposes of the processing (Uses made of your personal information).

10. Lawful basis and the uses made of your personal information

We process all personal data lawfully, fairly and in a transparent manner. We use the data we collect for the following basic purposes, described in more detail below:

1. To take steps at the request of the data subject prior to entering into a business relationship (oral or written contract):

1.1 By contacting us through means specified in paragraph “Personal Data you provide us voluntarily”, we assume that processing is necessary for the performance of a business relationship (oral or written contract) or in order to take steps prior to entering into a business relationship (oral or written contract), and therefore the lawful basis is Contract and our Legitimate interests.

1.2 We will use the provided information to operate effectively and do our best to respond to your enquiry. Once you enter into a business relationship (oral or written contract) with us, we will invoice our services and offer you post-sales service and loyalty if required.

2. We might hold your information for as long as it is necessary to comply with our and legal obligations and in accordance with our legitimate interests as a data controller after the contractual relationship between you and us elapses. The lawful basis for such retention is legitimate interests and legal obligation. As the data subject you have rights related to maintenance, storage and processing of your personal data. Please see paragraph “Your rights”.

3. To send you communications, including promotional communications and advertising with your explicit consent or allow you to participate in interactive features of our service, when you choose to do so. The lawful basis for such processing is Consent.

4. Website improvement.

We might use your automatically collected data such as IP address and browser data for our website improvement, such as:

4.1 To administer our site and for internal operations, including data security, troubleshooting, testing, statistical and survey purposes;

4.2 To ensure that content from our site is presented in the most effective manner for you and for your device. The lawful basis for such processing is legitimate interests.

11. Disclosure of information to third parties

We do not rent, sell, or share personal information about you with other people or non-affiliated companies without your consent except to provide products or services you've requested, when we have your permission, or under the following circumstances:

- € We provide the information to trusted partners who provide us services under confidentiality agreements, specified in Paragraph “Trusted partners (data processors) who work on our behalf under confidentiality agreements and might store, maintain or process your data. These companies do not have any independent right to share this information.
- € We may disclose your information to third parties when we reasonably believe we are obligated to do so by law, and in order to investigate, prevent, or take action regarding suspected or actual prohibited activities, including but not limited to, fraud and situations involving potential threats to the physical safety of any person.
- € In the event we are acquired by or merged with a third party entity or undergo another change of control, we reserve the right to transfer information, including any PII and non-PII, to a successor entity. In this event, we will notify you by electronic means before information about you is transferred and becomes subject to a different privacy policy.

12. Jobs Applications

We also collect information that is provided to us by jobs candidates (“Applicants”), when they apply to any of the open positions published at our website via the relevant Position Application Form on our website by sending us an e-mail or otherwise (see paragraph Personal Data you provide us voluntarily).

Your contact details and CV (“Applicants Information”) might include your: first name, surname, residential address, email address, telephone number, employment and educational history, language proficiencies and other work-related skills, date of birth, gender, national insurance number, citizenship and work authorization status, references as well as their contact information, resume or any document you may choose to upload to our website as part of your application, qualifications for employment, work and salary expectations.

Sensitive information and special category data.

With your application you might provide us some sensitive information or special category data related to your Disability status, racial or ethnic origin (please check the paragraph Definitions and interpretation). Submission of this type of information is strictly voluntary. We will obtain your consent to process special category data if you wish to share it with us on our later communication regarding your application. If this is not possible we will destroy such data and erase any copy in our possession.

Criminal offence data.

By the nature of our business and the purposes of processing the data, the services hereunder are not intended for processing of criminal offence data (please check the paragraph Definitions and interpretation). If you provide any information or documents containing this type of data, you are hereby notified that any input of such information will be solely at your risk and responsibility, we will destroy such data if we receive it accidentally.

Purposes of the processing.

By registering as a job candidate (“Applicant”) to any of the open positions published at our Website You explicitly confirm that you are interested in an employment at Rating-Agentur Expert RA GmbH and contact us as a step to enter in a contract with us. You therefore voluntarily provide Your personal data to be used for recruiting purposes, in particular for filling and matching your profile with any and all open positions at Rating-Agentur Expert RA GmbH, including beyond those for which you specifically applied.

Retention period.

We may retain submitted Applicants Information even after the applied position has been filled or closed. This is done so we could re-consider Applicants for other positions and opportunities; so we could use their Applicants Information as reference for future applications submitted by them; and in case the Applicant is hired, for additional employment and business purposes related to his/her work. As a data subject you have rights related to maintenance, storage and processing of your personal data. Please see paragraph 'Your rights'.

International transfers

You can find detailed information related to data location in paragraphs 'Where Do We Store Your Information?' and 'Trusted partners (data processors) who work on our behalf under confidentiality agreements and might store, maintain or process your data'

We may disclose or otherwise allow others access to your Personal Information pursuant to a legal request, such as a subpoena, legal proceedings, search warrant or court order, or in compliance with applicable laws, if we have a good faith belief that the law requires us to do so, with or without notice to you. Your details may also be disclosed to the police and law enforcement agencies for the purpose of fraud detection, crime prevention and national security.

Your rights

You have the following rights in accordance with the Data Protection Act 1998, General Data Protection Regulation and Data Protection Bill 2017-2019 :

- € The right to be informed. In this privacy statement we supply you detailed information related to your personal data storage, maintenance and processing.
- € The right to access information held about you
- € The right to rectify your personal data if it is inaccurate, incomplete or out-of-date
- € The right to erasure (delete or remove) your personal data
- € The right to restrict (block) processing. When processing is restricted, we will store your personal data, but not further process it.
- € The right to data portability which allows individuals to obtain and reuse their personal data for their own purposes across different services. It allows them to move, copy or transfer personal data easily from one IT environment to another in a safe and secure way, without hindrance to usability.

€ Rights related to automated decision making including profiling

We are not making any decisions which might produce a legal effect on you based on automated processing.

€ The right to withdraw your consent (object) to direct marketing

You can exercise your rights by contacting us at compliance@raexpert.eu

The right to lodge a complaint with a supervisory authority

You have the right to lodge a complaint with a supervisory authority (Information Commissioner's Office in the United Kingdom) if you have a concern about our information rights practices.