

Kraket Privacy Policy

This document was last updated on July 2, 2024

Note: The English documents are only a translation. If there are any discrepancies between the versions, the Dutch version is the correct one. There can be no rights derived from the English translation of these documents.

Introduction

We are aware that you place trust in us. Therefore, we consider it our responsibility to protect your privacy. In this document, we will inform you about the data we collect when you become a member of Kraket, why we collect this data, and the purposes for which the data is used. This way, you will understand exactly how we operate.

This privacy policy applies to the services of Kritische Actuarissen en Econometristen (Dutch for 'Critical Actuaries and Econometricians', hereafter referred to as Kraket). You should be aware that Kraket is not responsible for the privacy policy of other websites and sources that may be mentioned on the website 'www.kraket.nl' or its subdomains.

Kraket respects the privacy of all users of its website and ensures that the personal information you provide to us is treated confidentially. Kraket always complies with applicable laws and regulations, including the General Data Protection Regulation (GDPR).

This privacy statement may be subject to occasional changes, such as due to legislative changes. Therefore, it is advisable to periodically consult this policy.

Processing of Personal Data

When you sign up for membership with Kraket, we will ask you to provide personal data. Kraket processes these data for the following purposes:

- Administrative purposes;
- Contacting you and providing information;
- Providing membership;
- Linking bank details to personal data for processing your orders and payments for services and products;
- Analyzing your use of the website;
- Ensuring the functioning and security of the website.



For the above purposes, Kraket may request the following personal data from you:

- Name;
- Address;
- Place of residence;
- Phone number;
- Email address;
- Date of birth;
- Gender;
- Bank details;
- Login information;
- IP address;
- Data about your activities on our website;
- Internet browser and device type;
- Student number;
- Study and academic year.

The data is stored on Kraket's own secure servers or those of a third party. The mandatory data to provide is the minimum required for the provision and security of Kraket's services. If these mandatory data are not provided, Kraket cannot provide membership.

Kraket will store your personal data for the following periods:

- For the duration of your membership, and then for a period of one year in an alumni file. We use this to provide information about, among other things, the alumni association. After this period, personal data will only be retained in the financial administration for a maximum of seven years.

Purposes

We do not collect or use information for purposes other than those described in this privacy policy, unless we have obtained your consent in advance.



Third Parties

The personal data you provide to us may be disclosed to third parties if necessary for the execution of the purposes described earlier. We use a third party for:

- Sending newsletters and other mailings;
- Managing the internet environment.

We will never pass on personal data to parties with whom we have not entered into a data processing agreement. Furthermore, we will not disclose the personal data you provide to other parties, unless required by law or with your prior consent. An exception is our alumni association Extrie. Due to the cooperation between Kraket and Extrie, we share the same domain. Therefore, our alumni association will have access to the personal data in the admin. To protect your data, all parties with access to the admin will have signed a data processing agreement.

Retention Period

Kraket will never retain personal data for longer than necessary for the purpose for which the data was provided or as required by law.

Security

Kraket has implemented appropriate technical and organizational measures to protect your personal data against unlawful processing. Examples of these measures include:

- All persons who can access your data on behalf of Kraket are obliged to maintain confidentiality of the data;
- DKIM, SPF, ARC, and DMARC to prevent you from receiving emails on our behalf that contain viruses, are spam, or are intended to obtain personal (login) data;
- Kraket's domain is secured against hacking through a TLS security certificate;
- We have a username and password policy on all our systems and implement two-factor authentication wherever possible;
- The devices that access your data are also individually locked with a password, PIN code, and/or biometric data.

Communication

When you send us email or other messages, we may store those messages. Sometimes, we may ask for your personal data that is relevant to the situation. This enables us to process your questions and respond to your requests. The data is stored on Kraket's own secure servers or those of a third party. We will not combine this data with other personal data we have.



Cookies

We collect data for research to gain a better understanding of our members, so that we can tailor our services accordingly.

The website 'www.kraket.nl' uses "cookies" (text files placed on your computer) to analyze how users use the site. The information generated by cookies about your use of the website may be transferred to Kraket's own secure servers or those of a third party. We use this information to track how you use the website and improve its user-friendliness.

Rights

You have the right to access, modify, or delete all personal information we have about you. Additionally, you have the right to restrict and object to the processing of your personal data. You also have the right to have the data you provided to us transferred to yourself or directly to another party at your request. You can exercise these rights by submitting a request using the contact information provided below. We may ask you to verify your identity before fulfilling these requests. The data we process is the minimum required for the provision of Kraket's services. Limiting or objecting to the processing of your data may result in exclusion from Kraket membership.

If you have given consent for the processing of your personal data, you have the right to withdraw that consent at any time.

Questions and Complaints

We regularly review whether we comply with this privacy policy. If you have any questions or comments about this privacy policy, please contact us using the contact information below.

Furthermore, we request that you contact us directly if you have a complaint about the processing of your personal data. This way, we hope to find a solution together. You always have the right to file a complaint with the Dutch Data Protection Authority.

Contact Information

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