



Legal Information / Terms of use

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Legal Notice

Website operator in the sense of Section 5 of the Telemedia Act (TMG)

EAA – European Actuarial Academy GmbH Hohenstaufenring 47 - 51 50674 Cologne | Germany Phone: +49 221 912554-340

Fax: +49 221 912554-340

E-mail: contact@actuarial-academy.com

County Court Register of Associations

Registry court: District court of Cologne

Registry number: HRB 56792

VAT identification number according to Sec. 27 a of the VAT Act

DE 814618127

Controller responsible for the content of the website

General Manager Henning Wergen (for address, see above)

Information on online dispute resolution

The European Commission provides an online dispute resolution platform.

This platform is available at the following link: https://ec.europa.eu/consumers/odr/.

Consumers can use this platform to settle their disputes related to online contracts.

Notification according to Section 36 VSBG (Consumer Dispute Resolution Act):

We will not take part in any alternative dispute resolution proceedings in the sense of Sec. 36 VSBG. Using an alternative dispute resolution body is not required to call upon the responsible regular courts.

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Any photographs used on this website that we have not created ourselves are marked with photo credits, or these credits are listed below.

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Changes to these Terms of Use

EAA may at any time revise these Terms of Use by updating this posting. You are bound by any such revisions.

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Seminars

Your registration is binding. Cancellation is only possibly up to 4 weeks before the first day of seminar. If you cancel at a later date, the full seminar fee is due. You may appoint someone who takes your place, but must notify us in advance.

Payment must be effected 4 weeks before the event. Please always give your invoice number when you effect payment. Bank charges must be borne by the participant.

Subject to modifications and amendments.

EAA has the right to cancel the event if the minimum number of participants is not reached.

Data Privacy Declaration

Thank you for visiting our website, <u>www.actuarial-academy.com</u>, and for your interest in our company. The protection of your personal data, such as your date of birth, name, phone number, address, etc. is very important to us.

The purpose of this Data Privacy Declaration is to inform you about the processing of your personal data



Controller

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which we collect from you when you visit our website. Our data protection practices comply with the statutory regulations of the EU General Data Protection Regulation (GDPR) and the German Federal Data Protection Act (BDSG). The following Data Privacy Declaration fulfils the informational obligations required under the GDPR. These are listed, for instance, in Art. 13 and Art. 14 et seqq. GDPR.

The controller in the sense of Art. 4 no. 7 GDPR is the individual who makes decisions either alone or jointly with others regarding the purposes and means of processing personal data. The controller for our website is

EAA – European Actuarial Academy GmbH

Hohenstaufenring 47-51 50674 Cologne | Germany

E-mail: contact@actuarial-academy.com

Tel.: +49 221 912554-340-0 Fax: +49 221 912554-9340

Provision of the website and creation of log files

Each time our website is accessed, our system automatically collects data and information from the accessing device (such as a computer, cell phone, tablet, etc.).

What personal data is collected, and to what extent is it processed?

- (1) Information regarding the browser type and version used;
- (2) The operating system of the accessing device;
- (3) Host name of the accessing computer;
- (4) The IP address of the accessing device;
- (5) The date and time of access;
- (6) Websites and resources (images, files, other page content) that was accessed on our website;
- (7) Websites from which the user's system accessed our website (referrer tracking);
- (8) Notification whether the access was successful;
- (9) Transmitted quantity of data

This data is stored in our system log files. This data is not stored alongside personal data of a specific user, so it is not possible to identify individual page visitors.

Legal basis for processing personal data

Art. 6 para. 1 lit. f GDPR (legitimate interest). We have a legitimate interest in ensuring that the purpose described in the following is achieved.

Purpose of data processing

It is necessary to temporarily (automatically) store the data for the website processes, in order to make it possible to deliver the website. Personal data is also stored and processed for the purpose of maintaining the compatibility of our website for all visitors if possible, as well as to combat misuse and correct faults. To do so, it is necessary to log the technical data of the accessing computer, in order to react as quickly as possible to display errors, attacks against our IT systems and/or errors in the function of our website. In addition, we use the data to optimise the website and to ensure the general security of our information technology systems.

Duration of storage

The aforementioned technical data is deleted once it is no longer needed to ensure the compatibility of the website for all visitors; at the latest 3 months after our website is accessed.

Objection and deletion options

You can object to the processing at any time in accordance with Art. 21 GDPR and request that data be deleted according to Art. 17 GDPR. The bottom section of this Data Privacy Declaration provides information on the rights to which you are entitled and how to assert them.



Special functions of the website

Our website offers you a variety of functions; personal data is collected, processed, and saved if you use these functions. We explain what happens to this data in the following section:

Booking request form

- What personal data is collected, and to what extent is it processed?
 We will process the data you enter into our booking request form (date, number of guests, etc.) in order to fulfil the following purpose.
- Legal basis for processing personal data
 Art. 6 para. 1 lit. b GDPR (carrying out (pre)contractual measures)
- Purpose of data processing
 The pre-contractual exchange of information is required to check your booking, so that we can prepare to conclude any later agreement if necessary.
- Duration of storage
 Data will be deleted once it is no longer needed to process the booking, as long as there are no further statutory retention periods to the contrary.
- Objection and deletion options
 The bottom section of this Data Privacy Declaration provides information on the rights to which you are entitled and how to assert them.
- Requirement to provide personal data
 Information in booking request forms is not required either by contract or by law, but it is required in order to properly process your booking. If you do not complete the mandatory fields provided or do not do so in full, we will not be able to process your requested booking inquiry.

Contact form(s)

- What personal data is collected, and to what extent is it processed?
 We will process the data you enter into our contact forms via the input screen in order to fulfil the purpose indicated below.
- Legal basis for processing personal data Art. 6 para. 1 lit. a GDPR (consent through action or conduct that indicates clear confirmation)
- Purpose of data processing
 We will only use the data collected via our contact form(s) in order to process the specific contact inquiry we receive through the contact form.
- Duration of storage

 After your inquiry is processed, the collected data will be deleted promptly as long as there are no statutory retention periods to the contrary.
- Rights of revocation and deletion
 Your rights of revocation and deletion are determined based on the general regulations on the rights to revocation and deletion under data privacy law, as described in the following section of this Data Privacy Declaration.
- Requirement to provide personal data
 Using the contact forms is voluntary, and is not required either by law or by contract. You are not

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obligated to contact us using the contact form; instead, you can use the other contact options provided on our website as well. If you would like to use our contact form, you must complete the fields designated as required fields. If you do not complete the required fields in the contact form, you either will not be able to send your inquiry or, unfortunately, we will not be able to process it.

Newsletter registration form

subsequently.

- What personal data is collected, and to what extent is it processed?
 When you register for the newsletter on our website, we receive the email address you enter into the registration field, as well as any other contact information you share with us via the newsletter registration form.
- Legal basis for processing personal data
 Art. 6 para. 1 lit. a GDPR (consent through action or conduct that indicates clear confirmation)
- Purpose of data processing
 We only use the data collected in the registration screen for our newsletter in order to send our
 newsletter, through which we inform recipients about all of our services and new products. After you
 register, we will send you a confirmation email that contains a link you must click in order to
 complete your registration for our newsletter (double opt-in).
- Duration of storage
 You can unsubscribe from our newsletter at any time by clicking the unsubscribe link which is
 contained in every newsletter. We will delete your data promptly after you unsubscribe. Likewise, we
 will promptly delete your data if you do not complete your registration. We reserve the right to
 delete data without providing grounds, and without informing you either in advance or
- Rights of revocation and removal
 You can revoke your consent at any time in accordance with Art. 7 para. 3 GDPR. However, any
 processing carried out before your revocation will remain unaffected. Please refer to the overview at
 the end of this Data Privacy Declaration for a description of further rights.
- Requirement to provide personal data
 If you would like to take advantage of our newsletter, you must complete the fields indicated as required, and must confirm your e-mail address for us by clicking the double opt-in link. Information provided to register for the newsletter is not necessary to enter into a contract with us or required by law. It is used only to send the newsletter. If you do not provide the necessary information, unfortunately, we will not be able to provide you with our newsletter.

Integration of external web services and processing of data outside of the ${\hbox{\it EU}}$

We use active content from external providers on our website, so-called web services. When you access our website, these external providers may receive personal data on your visit to our page. It is possible that data may be processed outside of the EU. You can prevent such processing by installing a browser plug-in designed for this purpose, or by deactivating the execution of scripts on your browser. This may restrict the functions of websites you visit.

We use the following external web services:

Doubleclick

On our website, we use the service Doubleclick, provided by the company Google Ireland Ltd., Gordon House, Barrow Street, 4 Dublin, Ireland, e-mail: support-deutschland@google.com, website: http://www.google.com/. In some cases, data is processed in a third country for which there is no Adequacy decision by the European Commission. Therefore, it is not possible to ensure the level of protection



commonly provided under the GDPR during transmission, since it is possible that officials or other parties in the third country may access the collected data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

DoubleClick is a service from Google used to offer and deliver digital advertisements online. It allows us to display customised advertisements to our page visitors.

Personal data may be transmitted to servers belonging to the company Google LLC, 1600 Amphitheatre Parkway, 94043 Mountain View, USA in the course of contract processing.

You can revoke your consent at any time. Further information on how to revoke your consent is provided either at the time consent is granted, or at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://policies.google.com/privacy.

Google

On our website, we use the service Google, provided by the company Google Ireland Ltd., Gordon House, Barrow Street, 4 Dublin, Ireland, e-mail: support-deutschland@google.com, website:

http://www.google.com/. In some cases, data is processed in a third country for which there is no Adequacy decision by the European Commission. Therefore, it is not possible to ensure the level of protection commonly provided under the GDPR during transmission, since it is possible that officials or other parties in the third country may access the collected data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

We use Google in order to load other Google services on the website.

Personal data may be transmitted to servers belonging to the company Google LLC, 1600 Amphitheatre Parkway, 94043 Mountain View, USA in the course of contract processing.

You can revoke your consent at any time. Further information on how to revoke your consent is provided either at the time consent is granted, or at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://policies.google.com/privacy.

Google APIs

On our website, we use the service Google APIs, provided by the company Google Ireland Ltd., Gordon House, Barrow Street, 4 Dublin, Ireland, e-mail: support-deutschland@google.com, website:

http://www.google.com/. In some cases, data is processed in a third country for which there is no Adequacy decision by the European Commission. Therefore, it is not possible to ensure the level of protection commonly provided under the GDPR during transmission, since it is possible that officials or other parties in the third country may access the collected data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

We use Google APIs in order to load other Google services on the website. Google APIs are a collection of interfaces for communication between the different Google services that are used on our website.

The service or we collect the following data for the purpose of processing itself: IP address

Personal data may be transmitted to servers belonging to the company Google LLC, 1600 Amphitheatre Parkway, 94043 Mountain View, USA in the course of contract processing.

You can revoke your consent at any time. Further information on how to revoke your consent is provided either at the time consent is granted, or at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://policies.google.com/privacy.

Google Fonts

On our website, we use the service Google Fonts, provided by the company Google Ireland Ltd., Gordon House, Barrow Street, 4 Dublin, Ireland, e-mail: support-deutschland@google.com, website:



http://www.google.com/. In some cases, data is processed in a third country for which there is no Adequacy decision by the European Commission. Therefore, it is not possible to ensure the level of protection commonly provided under the GDPR during transmission, since it is possible that officials or other parties in the third country may access the collected data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

The service Google Fonts is used to load fonts to our website, in order to display a visually improved version of the page to you.

Personal data may be transmitted to servers belonging to the company Google LLC, 1600 Amphitheatre Parkway, 94043 Mountain View, USA in the course of contract processing.

You can revoke your consent at any time. Further information on how to revoke your consent is provided either at the time consent is granted, or at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://policies.google.com/privacy.

Gstatic

On our website, we use the service Gstatic, provided by the company Google Ireland Ltd., Gordon House, Barrow Street, 4 Dublin, Ireland, e-mail: support-deutschland@google.com, website:

http://www.google.com/. In some cases, data is processed in a third country for which there is no Adequacy decision by the European Commission. Therefore, it is not possible to ensure the level of protection commonly provided under the GDPR during transmission, since it is possible that officials or other parties in the third country may access the collected data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

Gstatic is a service used by Google to access statistical content, in order to reduce bandwidth usage and load required catalogue files in advance.

Personal data may be transmitted to servers belonging to the company Google LLC, 1600 Amphitheatre Parkway, 94043 Mountain View, USA in the course of contract processing.

You can revoke your consent at any time. Further information on how to revoke your consent is provided either at the time consent is granted, or at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://policies.google.com/privacy.

Website Check Seal

We use the service Website Check Seal on our website, provided by the company Website-Check GmbH, Beethovenstraße 24, 66111 Saarbrücken, Germany, e-mail: support@website-check.de, website: http://www.website-check.de/. Personal data is transmitted and processed exclusively on servers within the European Union.

According to Art. 6 para. 1 lit. f GDPR, our legitimate interest in processing is the legal basis for transmitting personal data. We have a legitimate interest in achieving the following purpose.

The script from Website-Check GmbH is used for technical integration of the Website Check Seal. We use this seal as a way to show we take the issue of data protection very seriously. Data is transmitted to Website-Check GmbH in order to deliver and display the seal on our website.

You have a right to object to the data processing as indicated in Art. 21. Further information is provided at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration https://www.website-check.de/datenschutzerklaerung/.

YouTube

On our website, we use the service YouTube, provided by the company Google Ireland Ltd., Gordon House,



Barrow Street, 4 Dublin, Ireland, e-mail: support-deutschland@google.com, website:

http://www.google.com/. In some cases, data is processed in a third country for which there is no Adequacy decision by the European Commission. Therefore, it is not possible to ensure the level of protection commonly provided under the GDPR during transmission, since it is possible that officials or other parties in the third country may access the collected data.

Your consent in accordance with Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR, provided on this website, serves as the legal basis for transmitting the personal data.

The YouTube service is used to integrate videos from the YouTube platform on our website.

Personal data may be transmitted to servers belonging to the company Google LLC, 1600 Amphitheatre Parkway, 94043 Mountain View, USA in the course of contract processing.

You can revoke your consent at any time. Further information on how to revoke your consent is provided either at the time consent is granted, or at the end of this Data Privacy Declaration.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://policies.google.com/privacy.

cookiebot.com

We use the service cookiebot.com on our website, which is provided by the company Cybot A/S, Havnegade 39, 1058 Copenhagen, Denmark. Personal data is transmitted and processed exclusively on servers within the European Union.

Art. 6 para. 1 lit. c GDPR is the legal basis for transmission and processing. Use of the service supports us in fulfilling our legal obligations.

By integrating Cookiebot, we fulfil our legal obligation to carry out consent management, which is required when using cookies.

Please see the end of this Data Privacy Declaration for more information on the rights to which you are entitled with respect to this processing.

Further information on how the transmitted data is handled is available in the provider's Data Privacy Declaration at https://www.cookiebot.com/de/privacy-policy/.

Notification on the use of cookies

What personal data is collected, and to what extent is it processed?

We integrate and use cookies on different pages, in order to facilitate certain functions of our website and integrate external web services. So-called "cookies" are small text files which your browser can store on your access device. These text files contain a characteristic character string that uniquely identifies your browser when you return to our website. The process for storing a cookie file is also called "setting a cookie". Cookies can be set either by the website itself or by external web services. Our website or the external web services use the cookies in order to maintain the full functionality of our website, improve user-friendliness, or pursue the purpose associated with your consent. The cookie technology allows us to identify individual visitors based on pseudonyms, such as individual or random IDs, so that we can offer more customised services. For details, see the following table.

Legal basis for processing personal data

If cookies are processed based on consent in accordance with Art. 6 para. 1 lit. a GDPR, this consent is also considered consent in the sense of Sec. 25 para. 1 TTDSG (Telecommunications and Telemedia Data Protection Act) for setting cookies on the user's device. If another legal basis in accordance with the GDPR is indicated (such as to fulfil a contract or fulfil statutory obligations), then the cookie is stored or set based on an exception according to Sec. 25 para. 2 TTDSG. This is always the case "if the sole purpose of storing information in the end user's device, or the sole purpose of access to information already stored in the end user's device is to complete the transmission of a message via the public telecommunication network" or "if the storage of information in the end user's device or access to information already stored in the end user's device is absolutely necessary for the provider of a telemedia service to provide a telemedia service which has been expressly requested by the user". The cookie table provided later in this section indicates which legal basis is relevant.



Purpose of data processing

Our website or the external web services use the cookies in order to maintain the full functionality of our website, improve user-friendliness, or pursue the purpose associated with your consent. The cookie technology allows us to identify individual visitors based on pseudonyms, such as individual or random IDs, so that we can offer more customised services. For details, see the following table.

Duration of storage

Our cookies are stored until they are deleted in your browser or, in the case of session cookies, until the end of the session. For details, see the following table.

Right to object and right to remove cookies

You can change your browser settings so as to generally prevent cookies from being set. You can then decide whether to accept cookies in each individual case, or to generally accept all cookies. Cookies can be used for different purposes, for instance to detect whether your access device is already connected to our website (persistent cookies) or to store the last viewed pages (session cookies). If you have granted us your express permission to process your personal data, you can revoke this consent at any time. Please note that this will not affect the legality of processing carried out based on this consent before it was revoked.

Data security and data protection, communication via e-mail

Your personal data is protected through technical and organisational measures during collection, storage, and processing, so that it is not accessible to third parties. We are not able to ensure complete data security when data is transmitted to our IT systems using unencrypted email communication; we recommend using encrypted communication methods or regular mail to send information that is subject to high secrecy requirements.

Right to information and requests for rectification – deletion & restriction of data – revocation of consent – right to object

Right to information

You have the right to request a confirmation as to whether we process your personal data. If this is the case, you have a right to receive confirmation regarding the information indicated in Art. 15 para. 1 GDPR, as long as this would not negatively impact the rights and freedoms of others (cf. Art. 15 para. 4 GDPR). We would also be happy to provide a copy of the data to you.

Right to rectification

According to Art. 16 GDPR, you have the right to have any personal data we may have saved incorrectly (such as your address, name, etc.) corrected at any time. You can also request that we add information to complete the data we have saved at any time. The data will promptly be adjusted accordingly.

Right to deletion

According to Art. 17 para. 1 GDPR, you have the right for us to delete your personal data we have collected if

- the data is either no longer required;
- the legal basis of processing has lapsed without replacement because you have revoked your consent;
- you have lodged an objection against the processing and there are no legitimate reasons for processing;
- your data has been processed illegally;
- a legal obligation requires us to delete the data, or the data was collected according to Art. 8 para. 1 GDPR.



The right shall not exist according to Art. 17 para. 3 GDPR if

- the processing is required to exercise your right to freedom of expression and information;
- your data was collected based on a legal obligation;
- the processing is necessary for reasons in the public interest;
- the data is required to assert, exercise, or defend against legal claims.

Right to restrict processing

According to Art. 18 para. 1 GDPR, in some cases you have the right to request that the processing of your personal data be restricted.

This is the case if

- you dispute the correctness of the personal data;
- the processing is illegal and you do not agree to deletion;
- the data is no longer required for the purpose of processing, however, the collected data is being used to assert, exercise, or defend against legal claims;
- an objection has been lodged against the processing according to Art. 21 para. 1 GDPR, but it is still unclear which party's interests take precedence.

Right to revocation

If you have granted us your express consent to process your personal data (Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR), you can revoke this consent at any time. Please note that this will not affect the legality of processing carried out based on your consent before it was revoked.

Right to object

According to Art. 21 GDPR, you have the right to object to the processing of your personal data which has been collected based on Art. 6 para. 1 lit. f (within the framework of our legitimate interest) at any time. You only have this right if there are special circumstances that speak against the storage and processing.

How can you exercise your rights?

You can exercise your rights at any time by contacting us at:

EAA – European Actuarial Academy GmbH

Hohenstaufenring 47 - 51 50674 Cologne | Germany

E-mail: contact@actuarial-academy.com

Phone: +49 221 912554-340 Fax: +49 221 912554-9340

Right to data portability

According to Art. 20 GDPR, you have the right to have your personal data transmitted by us. We will provide the data in a structured, commonly used and machine readable format. You can have the data transmitted either to yourself or to a controller named by you.

Upon request, we will provide the following data to you in accordance with Art. 20 para. 1 GDPR.

- Data collected based on express consent according to Art. 6 para. 1 lit. a GDPR or Art. 9 para. 2 lit. a GDPR;
- Data we received from you according to Art. 6 para. 1 lit. b GDPR in the framework of existing agreements;
- Data processed through an automated procedure.



We will transmit personal data directly to a controller named by you if it is technically feasible to do so. Please note that we are not permitted to transmit data that would interfere with the rights and freedoms of others according to Art. 20 para. 4 GDPR.

Right to submit complaints to a supervisory authority according to Art. 77 para. 1 GDPR If you suspect that your data is being processed illegally on our website, you are certainly welcome to bring the matter before a court at any time. Other legal options are also available to you. Regardless of this, according to Art. 77 para. 1 GDPR, you are also entitled to contact a supervisory authority. According to Art. 77 GDPR, you have the right to submit complaints in the EU member state in which you live, work, or where the alleged violation took place. This means that you can select which supervisory authority to contact from the locations indicated above. The supervisory authority to which the complaint is submitted will then inform you regarding the status and results of your submission, including your options for legal remedy according to Art. 78 GDPR.

Prepared by:

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