

Privacy Statement

February, 2023

Business Finance Intelligence B.V. ("BFI"), a company registered in The Netherlands with registered number 83784969 whose registered office is at Koninginneweg 152, 1075 EE, Amsterdam, The Netherlands, along with its subsidiaries, holdings, divisions, and affiliates, understands the importance of protecting and safeguarding your privacy when you use our website or in the context of our services. This Privacy Statement tells you about the information BFI may collect, how the information is used, and how you can access and correct certain information that we may collect.

If you as a visitor choose to register or submit information to BFI via this website (the "Site"), you agree to the use of such data in accordance with this Privacy Statement. Please note that this Site contains links to other websites, including, without limitation, websites maintained by BFI, and other affiliated entities of BFI. Also note that the BFI may use third parties to host all or portions of, or to assist in maintaining, the BFI websites and or to collect or analyze data. BFI uses only personal data that are necessary for the proper provision of services and business operations. If you have any questions regarding this Privacy Statement or do not feel that your concerns have been addressed, please direct your questions to us using the appropriate email link set forth in the "Contact us" section below.

1. **Collection of Your Personal Data.** You can access many areas of our Site without submitting any personally identifiable data. You may voluntarily choose to provide BFI with identifiable personal data by completing forms, sending emails, or other means as may be provided from time to time on the Site. The personally identifiable data that we would collect from you if you so choose would typically include your name and title, email address, mailing address, telephone and information about your company. In addition to information that you voluntarily submit, BFI may, at its option, collect additional information about you from third-party sources. Personal data collected by BFI will be as reasonably necessary to fulfill your requests and to provide the most relevant, targeted offers and information from BFI. All such information collected shall be referred to herein as "Personal Data". Furthermore, BFI monitors incoming and outgoing Site traffic data to help diagnose problems with its servers and to administer its Site. BFI also uses this data to assemble broad demographic information about its visitors, customers, and partners in general. The following is a list of examples where you may choose to specifically and voluntarily submit Personal Data to BFI through this Site or otherwise, which BFI may use for each purpose indicated at the time of your submission:
 - Request a copy of BFI's publications, such as whitepaper(s);
 - Register for access to certain areas of the Site;
 - Request access to demos;
 - Contact us for further information about products, services, events, and programs or to submit questions or comments to BFI;
 - Subscribe to receive newsletters, information, alerts, offers, and other communications;
 - Submit a resume and/or job application for possible employment with BFI;
 - Participate in surveys, quizzes, promotions, and contests as may be available on the Site from time to time;
 - Register for attendance or sponsorship at events, webinars, and conferences;
 - Performance of the agreements with BFI's suppliers and clients;
 - Litigation; and/or
 - Fulfilling legal and administrative obligations

2. **Use of Your Personal Data.** BFI uses Personal Data submitted through the Site or otherwise to provide a way for customers, partners, customer and partner prospects, and other contacts to communicate with our team. BFI collects Personal Data from you in order to establish and maintain relationships, and in order to serve you better. When appropriate, BFI may also use the Personal Data separately or in combination with pre-existing information. By voluntarily submitting your Personal Data, you consent to the collection and use of your Personal Data as described in this Privacy Statement. In some circumstances, BFI may share Personal Data that you voluntarily submit with trustworthy business partners. We will only use such third-party business partners in order to deliver services to us or on our behalf, and they are prohibited from using that information for any other purpose. Personal Data collected on this Site or otherwise, may be stored and processed in any country in which BFI (or its affiliates, subsidiaries, and divisions and their respective third-party business partners and suppliers) maintain facilities. This may include transfer to countries without data protection rules similar to those in effect in your country of residence. You acknowledge and agree that by providing Personal Data to BFI through this Site or otherwise, you consent to the transmission of such Personal Data over international borders as necessary for processing your requests. Due to the existing legal, regulatory, and security environment, BFI may be required, under certain circumstances, to disclose aggregate level and/or personally identifiable data submitted to BFI through the Site or otherwise.

BFI will use reasonable efforts to limit such disclosures to the following circumstances: (i) where BFI believes in good faith that it is required to do so in response to a subpoena or other legal process; (ii) where reasonably required to do so in order to maintain, update, or otherwise implement BFI's data security measures, equipment, technical operations and the like; (iii) where reasonably necessary to identify, contact, or bring legal action against persons or entities to preserve and/or enforce BFI's rights, including but not limited to enforcing the Terms of Use for this Site; (iv) protect and defend the rights or property of BFI; or (v) in urgent circumstances to protect the personal safety of the public or of users of the BFI products, services, and the Site. In addition, BFI may also disclose Personal Data in connection with the sale, assignment, or other transfer of the BFI business or any part thereof, or as part of a security audit.

3. **Protection of Your Personal Data.** BFI undertakes substantial efforts to protect the confidentiality of the Personal Data, preferences, and other information it has collected through this Site and otherwise and will never knowingly allow access to this information to anyone outside BFI other than as described herein. BFI has made a substantial investment in its server, database, backup, and firewall technologies to protect the information assets of the BFI network, including the confidentiality of Personal Data collected through this Site or otherwise. These technologies are deployed as part of a sophisticated security architecture and protocol. You should also do your part in protecting your information. Your BFI username and any password (if such is provided or enacted) are confidential, and we recommend that you not divulge them to anyone. Unfortunately, due to the nature of the Internet as a public transmission network, neither BFI's network nor data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect Personal Data that is transmitted to us by you, BFI cannot ensure or warrant the security of such information. Thus, any Personal Data transmitted to us is done so at your own risk. Once we receive Personal Data, BFI undertakes substantial efforts to protect the confidentiality of this information consistent with this Privacy Statement.
4. **Cookies.** If you review or download information, we may track the visit through the use of "cookies". Cookies are pieces of information that a website transfers to an individual's hard drive for record-keeping purposes. The use of cookies is an industry standard, and you will find cookies on most major websites. Cookies help BFI to tailor information to your preferences and to see which areas of the website are frequented most. BFI never uses cookies to retrieve information from your computer that was not originally sent in a cookie. Most browsers are initially set to accept cookies. If you prefer, you can change your browser settings to refuse cookies. However, in so doing, you may not be able to fully utilize the Site.
5. **Web Beacons.** Pages on this Site may contain electronic images referred to as Web Beacons and also sometimes referred to as single-pixel gifs or clear gifs. The Web Beacons may be used to assist in delivering cookies throughout our Site to track the number of users and Site activity tracking purposes.
6. **Links to Other Websites.** This Site may contain links to websites that are owned and operated by third parties and do not operate in accordance with this Privacy Statement. When you link to other websites through this Site, this Privacy Statement and our privacy practices no longer apply. We encourage you to review each website's privacy policy before disclosing any personally identifiable information. BFI is not responsible for the privacy practices of such third-party websites.
7. **Choices Regarding Use of Personal Information.** Upon voluntarily providing your Personal Data to BFI through this Site, BFI will use your Personal Data in accordance with this Privacy Statement. Should you at any time decide that you do not want to continue to receive electronic communications, you will have the ability to unsubscribe or "opt-out" from such communications by means of a link provided in each such communication to the preference center, or if not provided therein, by sending an email or contacting us at the contact details provided in the "Contact Us" section of this Privacy Statement.
8. **Corrections, Access, and Updates to Your Personal Information.** BFI aims to keep your Personal Data as accurate as possible. Should you at any time desire to review, correct, or update your Personal Data, you may update your relevant profile or registration (when applicable) or contact us using the contact information outlined in the Contact Us section below; BFI will comply with such requests as soon as commercially reasonable or determined by statutory law. In order to ensure the safety of Personal Data, please note you will be subject to providing sufficient evidence of your identity at the time of any such request before any Personal Data records will be made available by BFI.
9. **Data Retention.** The Personal Data that you submit to BFI will only be retained for as long as required for the purposes for which it was collected or as required by law. Our retention of your Personal Data allows BFI to continue to provide you with highly personalized services without interruption.

10. **Changes to this Privacy Statement.** BFI reserves the right to change this policy at any time and without prior notice to you. Your continued use of the Site following the posting of changes to these terms will mean you accept those changes. BFI will take reasonable measures to notify you if there is a material change in our privacy practices with respect to the use of the information you have provided to BFI. BFI will conspicuously post these changes in our Privacy Statement. BFI also will post a message on the homepage of its Site that states that the Privacy Statement has been changed, and will provide a link to the Privacy Statement.

BFI welcomes questions or comments about this Privacy Statement. If you have any questions or comments about this Privacy Statement, or should you wish to modify or discontinue information or communications that you receive in accordance with this Privacy Statement, please let us know.

Information security

BFI takes information security, including personal data-related security, very seriously. Therefore, we have installed dedicated operational processes to manage information security, appointed dedicated staff, and installed an internal reporting mechanism to facilitate proper decision-making in case of incidents.

Compliance Committee

Obviously, we are committed to complying with all relevant legislation, such as the Dutch Data Protection Act. A key mechanism in managing information security is our compliance committee, in which we monitor security processes and, if happened, discuss security incidents. The compliance committee is chaired by the statutory directors of BFI.

Transparency

We are convinced that transparency on the quality of service we deliver is key to keeping the trust of our customers and other stakeholders. In our vision security incidents can and will happen occasionally. Key in this context is how often they occur and especially how you deal with them. In case of questions or doubt we will be transparent.