

PROTECTION OF PERSONAL INFORMATION

The purpose of this Privacy Policy (Policy) is to inform you about the types of Personal Information the Actuarial Association of Europe (as follows, "AAE", "we" or "us") collects about you in the process of conducting the principal activities of AAE and providing general membership benefits as well as providing specific products and services. It explains how we use and disclose that information, the choices you have regarding such use and disclosure, and how you may correct that information. This Policy sets out a summary of the principles and procedures that the AAE follows in meeting its privacy commitments and complying with the requirements of the General Data Protection Regulation ("GDPR").

From time to time, we may amend this Policy without notice. The Policy is current as of the "last revised" date which appears at the bottom of this page. We will treat Personal Information in a manner consistent with the Policy under which it was collected unless we have your consent to treat it differently. This Policy applies to any information we collect or receive about you, from any source.

Protection of personal information

We take appropriate measures to ensure your personal information is kept secure, accurate, up to date, only for as long as necessary, and only used for the purpose(s) it was originally captured/processed for.

We do not store your information outside of the European Economic Area (EEA) without adequate protection.

Identifying the purposes to collect personal information from and about you before it is collected

We identify the purposes for which we use your Personal Information at the time we collect such information from you and obtain your consent, in any case, prior to such use.

Some of the primary purposes for which we collect and use your Personal Information include:

- to provide services to you in your capacity as a member of the organization
- to post information on a listserve or blog
- to complete a transaction with you when you purchase a membership, product or service from us
- to advise you of the AAE products or services that may be of interest to you

- to complete a survey, where the use of the data collected in the survey will be disclosed in the survey itself
- to send you electronic newsletters that may be of interest to you or to which you have subscribed, and to better understand which articles are of interest to you,
- to respond to inquiries you submit we may require you to provide personal information to enable us to answer your question

Consent before collecting personal information from you

We explain options and obtain your implicit or explicit consent at the time of or prior to collecting, using or disclosing your Personal Information. We will always collect Personal Information by fair and lawful means (for example, when you complete an application form or purchase a product or service from us). We may collect Personal Information about you from third parties such as other institutions and organizations. We also collect your Personal Information where we have obtained your consent to do so or as otherwise permitted or required by law.

Where it is reasonable to do so or permitted by law, we may rely on implied consent. For example, when sending e-mail messages of a commercial nature, reliance on implied consent is permitted by our members or those who have recently purchased a product or services from us.

Except as required to process a transaction or to maintain member records, providing us with your personal information is voluntary. You may withdraw or modify your consent at any time, subject to legal and contractual restrictions, provided that reasonable notice is given to us. If you withdraw your consent, you may not be made aware of certain products, publications, services or events being offered by us.

Personal Information is any information that is identifiable to you. This information may include, but is not limited to, your mailing address, phone numbers and email address. Personal Information, however, generally does not include your name, business title and business address or business telephone number in your capacity as an employee of an organization.

Disclosing of personal information.

We will only share information about you with third parties to support the delivery of services to you or when required by law.

Use of 'cookies'

'Cookies' are small pieces of information sent by a web server to a web browser, which enables the server to collect information from the browser. Essentially it takes the form of a small text file deposited on your computer's hard drive. The AAE uses cookies minimally to ensure that you can interact with our web sites appropriately and successfully. The use of cookies does not give us access to the rest of your computer.

If you want to prevent our cookies being stored on your computer in future, you may do so by referring to your internet browser's instructions. You can do this by clicking on the "Help" menu. Please note however that if you disable our cookies you may not be able to access certain services or facilities on our sites and your use of our sites may be restricted. Further information on deleting or controlling cookies is available at www.AboutCookies.org

The AAE's website contains hyperlinks to websites owned and operated by third parties. These third party websites have their own privacy policies, including cookies, and we encourage you to review them. They will govern the use of personal information you submit or are collected by cookies whilst visiting these websites. We do not accept any responsibility or liability for the privacy practices of such third party websites and your use of such websites is at your own risk.

AAE Transparency on the procedures to manage personal information

Up-to-date information on the AAE's privacy policies can be obtained from the AAE's Chief Executive.

Right of access

You have the right to ask for a copy of the information we hold about you (for which we may charge a small fee) and to have any inaccuracies in your information corrected. All comments, questions, concerns or complaints regarding your Personal Information or our Privacy Policy and Practices, should be forwarded to our Data Protection Officer as follows.

In writing: E-mail Attn: Data Protection Officer data.protection@actuary.eu; Actuarial Association of Europe, 1 Place du Samedi, 1000 Brussels, Belgium.

Changes to this privacy policy

We keep our privacy policy under regular review and we will place any updates on our webpage.