



PRIVACY POLICY

Effective date: December 3, 2025

1. Introduction

PPMGL Consulting respects your privacy and cares about how your personal information is processed. Our company makes every effort to ensure full compliance with data protection legislation.

This Privacy Policy applies to all processing of personal data carried out by PPMGL Consulting SRL, whose registered office is located at Rue du Garde 10, 5100 Namur (Jambes), Belgium, also operating under the trade name "Belgian Bankers Academy", in the context of its activities and in particular via its websites:

- www.ppmgl.eu
- www.bbacademy.be

Personal data will be processed in accordance with applicable data protection legislation, in particular Regulation (EU) 2016/679 on the protection of natural persons with regard to the processing of personal data (General Data Protection Regulation or "GDPR").

Please note that we may amend this Privacy Policy from time to time, for example to comply with new legal obligations. We encourage you to review this Privacy Policy periodically so that you remain informed about how we use your personal information.

2. Data Controller

PPMGL Consulting, whose registered office is located in Belgium at 10 Rue du Garde, 5100 Namur, and registered under company number BE0806.822.244, acts as the data controller for your personal data.

This Policy also covers processing carried out in the context of activities conducted under the trade name "Belgian Bankers Academy".

If you have any questions about this Privacy Policy or if you wish to exercise your rights as set out in this Policy, you may contact us:

By mail:

PPMGL Consulting
Privacy Compliance Officer
10 Rue du Garde
5100 Namur
BELGIUM

By e-mail: info@ppmgl.eu

3. Data Processed

We collect various types of personal data, including:

- **Identification data:** first name, last name, position, company, postal address, telephone number (landline and/or mobile), fax number, e-mail address;
- **Banking data:** account number, IBAN, BIC/SWIFT, billing and payment information;
- **Other business information** necessary in the context of a project or contractual relationship;
- Information communicated in the context of our interactions (for example, by e-mail, contact form, telephone);
- Information provided by job applicants in the context of a job application;
- Identification data and general information relating to employees, service providers and suppliers, provided by them or collected in the context of our contractual relationship;
- Any other data that you voluntarily provide to us.

4. Purposes and Legal Bases

We collect and process your personal data in the course of our activities, when:

- you contact us or request information,
- you make use of our services,

PPMGL CONSULTING SRL

10 Rue du Garde – 5100 Namur (Jambes) – Belgique
Company number : BE0806.822.244 | RPM Liège – Division Namur
Also carrying out its activities under the trade name « Belgian Bankers Academy »
www.ppmgl.eu | www.bbacademy.be | info@ppmgl.eu

IBAN – Account : BE85 3631 1047 9606
BIC – Swift code : BBRUBEBB



- you participate in our events or training courses (including those organized under the “Belgian Bankers Academy” name),
- or in the context of your relationship with one of our employees, clients or partners.

We process your personal data for various purposes. For each purpose, only the data that are relevant are processed. Personal data may in particular be processed for the following purposes:

- Establishing, performing and managing the contractual relationship with the client;
- Providing our services and performing the assignments entrusted to us;
- Responding to requests for information and inquiries;
- Complying with legal and regulatory obligations applicable to PPMGL Consulting;
- Managing and administering business relationships, including payment processing, accounting, invoicing and debt collection, support services, management of service providers and suppliers;
- Providing information on relevant regulatory developments, on our service offerings, or on events and training courses organized by PPMGL Consulting or under the “Belgian Bankers Academy” name;
- Assessing applications, managing recruitment and human resources (performance reviews, training, etc.);
- Carrying out marketing activities aimed at clients and prospects who have given their consent, in particular via newsletters or event invitations;
- Any other purpose to which you have expressly consented.

Personal data may be processed on one or more of the following legal bases:

- Performance of a contract: PPMGL Consulting must collect certain data about you in order to process your requests, provide its services or perform an agreement. If you choose not to provide such data, this may make it impossible to perform the contract;
- Your consent: in particular for certain direct marketing activities or where required by law;
- Compliance with legal or regulatory obligations imposed on PPMGL Consulting;
- Legitimate interests of PPMGL Consulting: for example, communicating with you, improving services, preventing abuse and fraud, monitoring the regularity of operations, exercising, defending and protecting the rights of PPMGL Consulting, provided that these interests are not overridden by your interests or your fundamental rights and freedoms requiring the protection of your data.

Where processing is based on your consent, you have the right to withdraw your consent at any time, without affecting the lawfulness of processing based on consent before its withdrawal.

You have the right to unsubscribe at any time from newsletters and other commercial communications sent for direct marketing purposes. To do so, you may:

- send an e-mail to: info@ppmgl.eu

5. Recipients

We may share your personal information with certain trusted third parties in accordance with the contractual arrangements in place with them, including:

- our professional advisers (lawyers, auditors, etc.), supervisory authorities and regulators;
- external service providers to whom we outsource certain support services (IT providers, accountants, hosting providers, etc.).

These third parties may only disclose your data to other third parties where this is necessary for the performance of their tasks or where a legal obligation requires them to do so.

6. Retention Period

We only retain your personal data for as long as necessary for the purposes for which they are collected.

PPMGL Consulting retains certain personal data where they are necessary in order to assert its rights or defend itself against legal claims, until the expiry of the applicable limitation periods or the conclusion of the relevant proceedings.

PPMGL CONSULTING SRL

10 Rue du Garde – 5100 Namur (Jambes) – Belgique
Company number : BE0806.822.244 | RPM Liège – Division Namur
Also carrying out its activities under the trade name « Belgian Bankers Academy »
www.ppmgl.eu | www.bbacademy.be | info@ppmgl.eu

IBAN – Account : BE85 3631 1047 9606
BIC – Swift code : BBRUBEBB



In any event, where the law or regulations require us to retain certain data, these data may be kept for as long as such obligation applies to us. For example, PPMGL Consulting may be required to retain certain data for up to 10 years in order to prove your professional knowledge (access to the profession) or your continuing professional education.

Once the purposes pursued have been achieved, all personal data are deleted or anonymized.

7. Security

PPMGL Consulting implements appropriate technical and organizational measures to protect your personal data against destruction, loss, alteration, disclosure or unauthorized access, as well as against any other unlawful processing. These measures are regularly adapted in line with technological developments and changes to our internal organization.

Our partners, employees, consultants, workers and subcontractors who have access to personal data and who participate in their processing are subject to a confidentiality obligation.

8. Rights and Complaints

In accordance with applicable data protection legislation, and within the limits of such legislation, data subjects have the following rights with regard to the processing of their personal data by PPMGL Consulting:

- **Right of access:** you may request access to the data we hold about you and obtain information on how we process them;
- **Right to rectification:** you may request the correction of your personal data if they are inaccurate or incomplete;
- **Right to erasure ("right to be forgotten"):** you may request the deletion of your personal data, except where PPMGL Consulting is legally required to retain them;
- **Right to restriction of processing:** you may request the restriction of the processing of your data; in such case, we will limit processing to the mere storage of the data, in the cases provided for by law (for example, where you contest the accuracy of the data or where you object to processing);
- **Right to data portability:** you may request to receive the personal data you have provided to us in a structured, commonly used and machine-readable format, and transmit them to another controller;
- **Right to withdraw your consent:** where processing is based on your consent, you may withdraw it at any time. Withdrawal of consent does not affect the lawfulness of processing carried out before such withdrawal. However, we may be required to continue processing certain data to the extent required or permitted by law;
- **Right to object:** you may object, on grounds relating to your particular situation, to the processing of your personal data. You have in particular the right to object at any time to the processing of your data for **direct marketing** purposes.

Any request relating to the exercise of these rights must be addressed to PPMGL Consulting:

By mail:

PPMGL Consulting – Privacy Compliance Officer
Rue du Garde 10
5100 Namur
BELGIUM

By e-mail: info@ppmgl.eu

Each request must be accompanied by sufficient proof of identity. PPMGL Consulting undertakes to review any request or complaint and to respond within one month of receipt. Where necessary, this period may be extended by two months, taking into account the complexity and number of requests.

PPMGL CONSULTING SRL

10 Rue du Garde – 5100 Namur (Jambes) – Belgique
Company number : BE0806.822.244 | RPM Liège – Division Namur
Also carrying out its activities under the trade name « Belgian Bankers Academy »
www.ppmgl.eu | www.bbacademy.be | info@ppmgl.eu

IBAN – Account : BE85 3631 1047 9606
BIC – Swift code : BBRUBEBB



You also have the right to lodge a complaint with the Data Protection Authority (Autorité de protection des données – APD):

By e-mail: contact@apd-gba.be

By mail:

Autorité de protection des données
Rue de la Presse 35
B – 1000 Brussels
BELGIUM

9. Transfer of Data Outside the European Economic Area

We will only transfer your data to a third country (outside the European Economic Area) if that country offers a level of protection equivalent to that provided by European regulations, in particular where an adequacy decision has been adopted by the European Commission or where standard contractual clauses approved by the Commission are in place.

10. Minors

Our website and services are not intended for children under the age of 18. If you become aware that your minor child has provided us with personal data without your consent, please contact us at: info@ppmgl.eu.

11. Disputes

In the event of a dispute between you and PPMGL Consulting regarding the processing of your personal data, PPMGL Consulting undertakes to give priority to dialogue and to seek an amicable solution.

Without prejudice to your right to refer the matter to the Data Protection Authority, any dispute relating to this Privacy Policy shall be governed by Belgian law and, failing an amicable solution, shall fall under the jurisdiction of the Enterprise Court of Liège, Namur division, ruling in French.

PPMGL CONSULTING SRL

10 Rue du Garde – 5100 Namur (Jambes) – Belgique
Company number : BE0806.822.244 | RPM Liège – Division Namur
Also carrying out its activities under the trade name « Belgian Bankers Academy »
www.ppmgl.eu | www.bbacademy.be | info@ppmgl.eu

IBAN – Account : BE85 3631 1047 9606
BIC – Swift code : BBRUBEBB