

PRIVACY & COOKIE POLICY

Object

This Privacy & Cookie Policy has been prepared by Virtual BIZZCOACH, with its registered office at Morkhovenseweg 102/101, 2200 Noorderwijk, Belgium, registered under VAT number BE1234.567.891, email: welcome@virtualbizzcoach.com, website: <https://virtualbizzcoach.com>, platform: <https://academy.virtualbizzcoach.com>, hereinafter referred to as the "Controller."

The purpose of this Privacy & Cookie Policy is to inform visitors of the website at <https://virtualbizzcoach.com>, hereinafter referred to as the "Website," and the platform at <https://academy.virtualbizzcoach.com>, hereinafter referred to as the "Platform," about the manner in which data is collected and processed by the Controller.

This Privacy & Cookie Policy is based on the Controller's wish to act with full transparency, in accordance with the Law of December 8, 1992 on the protection of privacy with regard to the processing of personal data, and in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of April 27, 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, repealing Directive 95/46/EC, hereinafter referred to as the "General Data Protection Regulation."

The Controller pays particular attention to protecting the privacy of its users and therefore undertakes to take all necessary and reasonable measures to protect the personal data of these persons against loss, theft, disclosure, or unauthorized use.

If the user wishes to respond to one of the provisions below, the user may contact the Controller at the postal address or email address stated in the "Contact details" section of this Privacy & Cookie Policy.

Consent

By accessing and using the Website, the user declares that they have read the information below and accepts this Privacy & Cookie Policy. This also means that the user expressly agrees that the Controller may collect and process, for data processing purposes, the personal data communicated by the user through the Website and/or in connection with the services offered by the Website, for the purposes described below, in accordance with the terms and principles set out in this Privacy & Cookie Policy.

The user has the right to withdraw consent at any time. Withdrawal of consent does not affect the lawfulness of processing already carried out on the basis of consent given beforehand.

What data do we collect?

By visiting and using the Website, the user expressly agrees that the Controller, in accordance with the terms and principles described below, collects and processes the following personal data:

- the user's domain, automatically detected by the Controller's server, including the dynamic IP address;
- the user's email address if the user has entered it beforehand, for example by posting messages or asking questions on the Website, by communicating with the Controller by email, by participating in discussion forums, by obtaining access through identification to a restricted section of the Website, etc.;
- all information relating to the pages visited by the user on the Website;
- all information voluntarily provided by the user, for example in connection with surveys and/or registrations on the Website, or by obtaining access through identification to a restricted section of the Website.

The Controller may also collect data that is not personal in nature. This data is classified as non-personal data and does not allow a specific person to be identified, either directly or indirectly. Such data may therefore be used for any purpose, for example to improve the Website, to improve the products and services offered, or to improve the Controller's publications.

If personal data is combined with non-personal data in such a way that the persons concerned can be identified, this data will be processed as personal data until the persons concerned can no longer be identified on the basis of that data.

Methods of collection

The Controller collects personal data in the following ways: web forms and contact forms, technical cookies, analytical cookies, functional cookies, performance cookies, commercial cookies, and tracking cookies.

Purposes of processing

Personal data is collected and processed solely for the following purposes:

- to ensure the management and monitoring of the performance of the services offered;
- to send and follow up on orders and invoicing;
- to send promotional information regarding the Controller's products and services;
- to possibly send free samples or offer services under more favorable conditions;
- to answer users' questions;
- to create statistics;
- to improve the quality of the Website and the Controller's products and/or services;
- to provide information regarding new products and/or services from the Controller;
- for direct marketing purposes;
- to allow the user's interests to be better identified.

The Controller may be required to carry out processing activities that have not yet been included or provided for in this Privacy & Cookie Policy. In such a case, the Controller will contact the user before using the user's personal data, in order to inform the user of the changes and, where applicable, to give the user the opportunity to refuse such use.

Retention period

The Controller retains personal data only for the period reasonably necessary to achieve the intended purposes and in accordance with legal and regulatory requirements.

A customer's personal data is retained for a maximum of 3 years after termination of the contractual relationship between the customer and the Controller.

Shorter retention periods will apply to certain categories of data, such as traffic data, which is retained for only 12 months.

At the end of the retention period, the Controller will make every effort to ensure that the personal data has been made unavailable.

Access to data and copies

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may, after their identity has been verified by including a copy of their identity card, obtain free written communication or a copy of the personal data that has been collected.

The Controller may require the user to pay all reasonable costs based on the administrative costs for any additional copy requested by the user.

As soon as the user submits this request electronically, the information will also be delivered electronically, unless the user requests otherwise.

A copy of the user's data will be communicated to the user no later than one month after receipt of the request.

Right to rectification

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may, after their identity has been verified by including a copy of their identity card, request free rectification of personal data within a reasonable period and no later than within one month, if the data contains errors, is incomplete or irrelevant, and may also request that the data be completed if it proves to be incomplete.

Right to object to processing

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may at any time, for reasons relating to their personal situation and after their identity has been verified by including a copy of their identity card, object free of charge to the processing of their personal data:

- when processing is necessary for the performance of a task carried out in the public interest or when processing is part of the exercise of official authority vested in the Controller;
- when processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority;

- when processing is necessary for the purposes of the legitimate interests pursued by the Controller, provided that the interests or fundamental rights and freedoms of the data subject requiring the protection of personal data do not override those interests, particularly when the data subject is a child.

The Controller may refuse to comply with the user's objection if the Controller identifies compelling and legitimate grounds that justify processing, which override the interests or rights and freedoms of the user, or if the data is used for the establishment, exercise, or defense of legal claims. In the event of a dispute, the user may lodge an appeal in accordance with the provisions set out in the "Objections and complaints" section of this Privacy & Cookie Policy.

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may at any time, after their identity has been verified by including a copy of their identity card, object without justification and free of charge to the processing of their personal data if that data has been collected for direct marketing purposes, including profiling.

If personal data is used for scientific or historical research purposes or for statistical purposes in accordance with the General Data Protection Regulation, the user has the right to object to the processing of their personal data for reasons relating to their personal situation, unless processing is necessary for a task carried out in the exercise of official authority.

The Controller is required to respond to the user's request within a reasonable period and no later than within one month, and must provide reasons for its response if it intends not to grant the user's request.

Right to restriction of processing

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may, after their identity has been verified by including a copy of their identity card, obtain restriction of the processing of their personal data in the following cases:

- when the user contests the accuracy of data, and only for the period required by the Controller to verify the accuracy of that data;
- when the use is unlawful or when the user prefers restriction of processing over deletion of the data;
- when the user requires this restriction for the establishment, exercise, or defense of legal claims, although the data is no longer necessary for the continuation of the purposes of processing;
- during the period necessary to examine the validity of an objection request, meaning the period the Controller needs to weigh the legitimate interests of the Controller against those of the user.

The Controller will inform the user as soon as the restriction of processing is lifted.

Right to erasure, or right to be forgotten

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may, after their identity has been verified by including a copy of their identity card, obtain erasure of personal data concerning them if one of the following reasons applies:

- the data is no longer necessary for the purposes of processing;
- the user has withdrawn consent for the processing of the data and there is no legal basis for further processing;
- the user objects to processing and there is no compelling legitimate ground for further processing and/or the user exercises the specific right to object with regard to direct marketing purposes, including profiling;
- the personal data has been subject to unlawful use;
- the personal data must be erased in order to comply with a legal obligation under European Union law or the law of a Member State to which the Controller is subject;
- the personal data was collected in connection with an offer of information society services addressed to children.

However, erasure of data does not apply in the following 5 cases:

- as soon as processing is necessary for exercising the right to freedom of expression and information;
- as soon as processing is necessary to comply with a legal provision requiring processing under European Union law or the law of one of the Member States to which the Controller is subject, or when processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority;
- as soon as processing is necessary for reasons of public interest in the area of public health;
- as soon as processing is necessary for archiving purposes in the public interest, for scientific or historical research, or for statistical reasons, provided that the right to erasure may make the achievement of the purposes of processing impossible or seriously impair it;
- as soon as processing is necessary for the establishment, exercise, or defense of legal claims.

The Controller is required to respond to the user's request for erasure within a reasonable period and no later than within one month, and must provide reasons for its response if it intends not to grant the user's request.

The user also has the right, free of charge and under the same terms, to obtain the deletion of, or a prohibition on the use of, all personal data concerning them that is incomplete or irrelevant in view of the purpose of processing, or whose recording, communication, or retention is prohibited, or which has been retained for longer than necessary and permitted.

Right to data portability

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may at any time, after their identity has been verified by including a copy of their identity card, request to receive their personal data free of charge in a structured, commonly used, machine-readable format, with a view to transferring it to another controller:

- if the processing of the data is carried out by automated means; and
- if the processing is based on the user's consent or on an agreement entered into between the user and the Controller.

Under the same conditions and according to the same terms, the user also has the right to require the Controller to transmit the personal data concerning them directly to another controller, where technically possible.

The right to data portability does not apply to processing that is necessary for the performance of a task carried out in the public interest or that is part of the exercise of official authority vested in the Controller.

Recipients of the data and disclosure to third parties

The recipients of the collected and processed data are, in addition to the Controller itself, staff members or other subcontractors, and carefully selected commercial partners located in Belgium or the European Union, who cooperate with the Controller in the commercialization of products or the provision of services.

If the data is disclosed to third parties for direct marketing or prospecting purposes, the user will be informed beforehand so that the user may accept or refuse the processing of their data by third parties.

By means of a written, dated, and signed request addressed to the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, the user may at any time, after their identity has been verified by including a copy of their identity card, object free of charge to the transfer of their data to third parties.

The Controller complies with all applicable legal and regulatory provisions and will in all cases ensure that its partners, staff members, subcontractors, and other third parties who have access to personal data comply with this Privacy & Cookie Policy.

The Controller reserves the right to disclose the user's personal data if a law, legal proceedings, or an order from a public authority makes such disclosure necessary.

No transfer of personal data will take place outside the European Union.

Use and management of cookies

General principles. This article provides information regarding the use of cookies on the Website.

This cookie management policy applies to the Website. These cookies are managed by the Controller.

The Website uses cookies to make navigation more accurate and reliable. Some of these cookies are essential for the proper functioning of the Website, while others make it possible to improve the user experience.

Most web browsers are configured to accept cookies automatically. If the user wishes to personalize their management, the user must change the settings of their web browser. The user will find more information on this subject in the "Management of cookies" section of this provision.

By visiting and using the Website, the user expressly gives consent to the management of cookies described below.

Definition of cookies. A "cookie" is a data file or text file that the server of a website temporarily or permanently stores on the user's device, such as the hard drive of a computer, tablet, smartphone, or any other similar device, by using the user's browser. Cookies may also be installed by third parties with whom the Controller cooperates.

Cookies store certain information, such as visitors' language preferences or the contents of a shopping cart. Other cookies store statistics relating to users of the Website or ensure that graphics are displayed correctly and that the applications on the Website function properly. Other cookies make it possible to adapt the content and/or advertising of the Website to the user.

Use of cookies on the Website. The Website uses the following types of cookies:

- Essential or technical cookies: these cookies are essential for the operation of the Website, ensure proper communication, and make browsing easier;
- Statistical or analytical cookies: these cookies make it possible to recognize visitors and count their number, as well as store their browsing behavior when they visit the Website. This makes the user's browsing easier and allows the user to find more easily what they are looking for;
- Functional cookies: these cookies make it possible to activate specific features of the Website in order to improve usability and the user experience, especially because the cookies remember the user's preferences, such as language;
- Performance cookies: these cookies store information about how the Website is used by users. They also make it possible to evaluate and continuously improve the performance of the Website, for example by tracking the number of visitors and identifying pages and the most popular clicks, and to better align commercial offers with the user's personal preferences;
- Advertising and commercial cookies: these are files designed to collect data relating to user profiles. These files may be installed or read by third parties with whom the Controller cooperates in order to measure the effectiveness of an advertisement or web page and adapt it to the user's interests;
- Tracking cookies: the Website uses tracking cookies through Google Analytics in order to help the Controller process how users respond to and interact with the content of the Website, and to generate anonymous visitor statistics. These statistics make it possible to continuously improve the Website and offer relevant content to the user. The Controller uses Google Analytics to gain insight into website traffic, the origin of that traffic, and the web pages visited. This means that Google acts as a subcontractor. The information collected by Google Analytics is generated anonymously. For example, it is not possible to identify the persons who visit the Website. For more specific information, the user should consult Google's policy regarding the protection of personal data, available at the following address: http://www.google.nl/intl/en_uk/policies/privacy/

The Controller may also use cookies and beacons to collect information about users' browsing habits on the various websites and applications that are part of its advertising network.

A beacon is an invisible graphic file that tracks the user's browsing on one or more websites and/or applications. In addition, several commercial cookies may be installed by advertisers when their advertisement is displayed.

Commercial cookies do not contain personal data. The information collected by means of commercial cookies and beacons is used to measure the effectiveness of advertising and to better personalize advertising on the Website, as well as on other websites belonging to the advertising network or for which the Controller provides advertising services.

The retention period for cookies varies depending on their type: essential cookies are generally retained until the browser is closed, while functional cookies remain valid for 1 year and performance cookies for 4 years.

The Controller authorizes public search engines to visit the Website through "spiders," with the aim of making access to and the content of the Website available through these search engines, without granting the Controller any right to archive the Website. The Controller reserves the right to withdraw such authorization at any time.

In order to make offers that the user may be interested in, the Controller may enter into agreements with internet advertising agencies. These agencies receive authorization from the Controller to place advertisements on the Website. When the user visits the Website, these advertising agencies may also collect information.

Management of cookies. Most browsers are set to accept cookies automatically, but all browsers allow the settings to be personalized according to the user's preferences.

If the user does not want the Website to place cookies on their computer or mobile device, the user can easily manage or delete cookies by changing their browser settings. The user can also program their browser to send a notification when a cookie is received, so that the user can decide whether or not to accept it.

If the user wishes to block and/or manage certain cookies, the user may do so by following the link below relating to their browser:

- Internet Explorer: <http://windows.microsoft.com/en-us/windows-vista/block-or-allow-cookies>
- Chrome: <https://support.google.com/accounts/answer/61416?hl=en>
- Firefox: <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>
- Safari: <http://support.apple.com/kb/PH5042>

If the user does not wish to accept Google Analytics cookies, the user may indicate this through the cookie notice that appears when the user first uses the Website, or by changing the browser settings so that cookies are refused.

To no longer be tracked by Google Analytics on any website, the user may use the following website: <http://tools.google.com/dlpage/gaoptout>

If the user disables certain cookies, certain parts of the Website may not be accessible and/or usable, or may only be partially accessible and/or usable.

Security

The Controller ensures appropriate technical and organizational measures in order to guarantee a level of security for the processing of the collected data, in accordance with the risks that may arise with regard to data processing and adapted to the nature of the data to be protected. The Controller takes into account the state of knowledge, the costs of implementation, and the nature, scope, context, and purpose of processing, as well as the risks to the rights and freedoms of users.

Whenever the Controller receives or sends data on the Website, the Controller uses encryption technology recognized within the IT sector as an industry standard.

The Controller has taken the necessary security measures to protect the information obtained through the Website and to prevent its loss, misuse, or alteration.

Electronic, telephone, and postal communication

Postal communication. If the user provides their postal address to the Controller through the Website, this data is stored in the Controller's address file in order to answer the user's questions and keep the user informed about the products and services offered by the Controller. Unless the user objects, the Controller may communicate the user's data to third parties, such as groups of companies and commercial partners, for direct marketing purposes. If the user does not want their data to be used for direct marketing purposes, the user may indicate this when registering on the Website.

The user may at any time consult, correct, or have their data deleted from the Controller's database. To do this, the user must contact the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, stating their name and exact address details with correct spelling. The Controller undertakes to remove this data from the list it shares with other companies or organizations.

Telephone communication. If the user provides their telephone number to the Controller through the Website, the user may receive a telephone call:

- from the Controller in order to receive information about future products, services, or events;
- from groups of companies and commercial partners with whom the Controller is contractually connected.

If the user no longer wishes to receive telephone calls, the user may contact the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, stating their name and exact address details with correct spelling. The Controller undertakes to remove this data from the list it shares with other companies or organizations.

If the user communicates their mobile phone number to the Controller through the Website, the user will only receive messages, such as SMS or MMS, from the Controller that are necessary to answer the user's questions or to inform the user about orders placed online.

Email communication. If the user communicates their email address to the Controller through the Website:

- the user may receive emails from the Controller in order to receive information about future products, services, or events for direct marketing purposes, provided that the user has expressly consented to this or because the user is already a customer of the Controller and has communicated their email address to the Controller;
- the user may receive emails from groups of companies and companies or organizations with whom the Controller is contractually connected, for direct marketing purposes, provided that the user has expressly consented to this.

If the user no longer wishes to receive such emails, the user may contact the Controller at the address stated in the "Contact details" section of this Privacy & Cookie Policy, stating their name and exact address details with correct spelling.

The Controller undertakes to remove this data from the list it shares with other companies or organizations.

The Robinson List. If the user no longer wishes to receive emails or telephone calls from any company registered on the Robinson List, the user may contact the Robinson service of the Belgian Direct Marketing Association:

- <https://www.robinsonlist.be>
- Free telephone number: 0800-91 887
- By post: BDMA, Robinson List, Buro & Design Center, Esplanade du Heysel B46, 1020 Brussels.

Objections and complaints

The user may file an objection with the Belgian Data Protection Authority at the following address:

Drukpersstraat 35, 1000 Brussels.
Tel. +32 2 274 48 00.
Fax. +32 2 274 48 35.
contact@apd-gba.be

The user may also file a complaint with the Court of First Instance of the user's place of residence.

For more information regarding complaints and remedies, the user is invited to consult the following address of the Belgian Data Protection Authority:
<https://www.gegevensbeschermingsautoriteit.be/>.

Contact details

For any question and/or complaint, in particular regarding the clarity and accessibility of this Privacy & Cookie Policy, the user may contact the Controller:

By email: welcome@virtualbizzcoach.com

By post: Virtual BIZZCOACH, Morkhovenseweg 102/101, 2200 Noorderwijk, Belgium

Website: <https://virtualbizzcoach.com>

VAT number: BE1234.567.891

Applicable law and competent courts

This Privacy & Cookie Policy is governed by Belgian law.

Any dispute relating to the interpretation or performance of this Privacy & Cookie Policy will be subject to Belgian law and will fall under the exclusive jurisdiction of the courts of Belgium.

Miscellaneous provisions

The Controller reserves the right to amend the provisions of this Privacy & Cookie Policy at any time. Changes will be published with an indication of their effective date.

This version of the Privacy & Cookie Policy is dated 04/26/2026.