Table - Purposes of data processing and legal basis for processing by Graydon

Data processing purpose	Description	Legal basis for processing	Explanation
Credit Management	Graydon supports companies and institutions in making decisions concerning entering into or maintaining business relationships and/or contracts or the management of the business relationship/commercial agreement, from the tender to invoice. Graydon supports companies and institutions in the area of Credit Management, by processing and supplying personal data concerning natural and legal entities, whether in the form of a credit score, credit report, or otherwise.  With the help of our information, our customers themselves make decisions concerning:  (a) identifying, testing and/or selecting potential trade partners;  (b) whether to enter into, maintain and/or terminate trade transactions;  (c) determining the conditions under which such trade transactions take place, including especially the granting of loans or (commercial) credit;  (d) determining (future) opportunities for demanding and claiming repayment of debt and/or determining creditworthiness;	Legitimate interest	Trade and credit information helps Graydon's customers with both correctly assessing the possible encumbering risks and with the creation of new opportunities to enable their further growth and development. Using trade and credit information, Graydon actively supports the development of a healthy economy, with trust and transparency at the heart of it.  Both businesses and government authorities use trade and credit information supplied by Graydon. The collection of trade and credit information has been going on for many years already and in today's complex society it takes an ever more important place. Trade and credit information helps organisations to decide who they can do business with. As such, the task Graydon sets itself is an important one: to compose a high-quality service that allows its customers optimal participation in economic traffic. Graydon's goal is to help organisations to make better choices based on accurate and complete information.

	(e) the provision of the aforementioned personal data to third parties, who further process this personal data on the same basis as previously stated.		
Risk & Compliance	<ul> <li>Supporting companies and institutions in accordance with legal obligations and legal supervisory duties, including those imposed by the Financial Supervision Act (Wet op het financieel toezicht), Anti-Money Laundering Act (Anti-witwaswetgeving, AML), duty of care and customer investigation procedures, by processing and supplying personal data about natural and/or legal entities;</li> <li>The provision of the aforementioned personal data to third parties, who further process this personal data on the same basis as previously stated.</li> </ul>	Legitimate interest	With the Risk & Compliance service, Graydon offers a tool that forms an essential component of B2B relations. Risk & Compliance helps organisations comply with the legal obligations imposed on them.  The Risk & Compliance service gives organisations insight into the identity of companies and the connected mandated decision-makers, which is important for the tracking of fraud and money laundering practices. National and international regulations increasingly require companies to know who their customers and suppliers are. The importance of complying with these legal requirements is ever increasing and it is trade information agencies that help organisations to take well-informed decisions based on reliable information.  The Risk & Compliance service supports organisations in complying with their legal requirements when doing business, by processing and supplying personal data about natural and/or legal entities, such as the ultimate beneficiaries.
Market Information	<ul> <li>Supporting companies and institutions in the area of market positioning aimed at companies and/or institutions, by processing and supplying personal data about natural and/or legal entities, concerning the market activities of such companies and institutions;</li> </ul>	Legitimate interest	Graydon supplies market insights to its customers via Market Information. Based on this information, customers gain better insights into their customer portfolio and potential new customers. This enables them to send out targeted information to their (potential) customers, to strengthen their existing customer portfolio and build new customer relations. The Market Information service improves the market function and gives customers quick, efficient, and valuable information that leads to clear

	The provision of the aforementioned personal data to third parties, who further process this personal data on the same basis as previously stated.		insights. In an open market economy, it is essential to have trade data available to make sensible business decisions.  Moreover, it is important to organisations to have accurate personal data in their database. In a big database, it is generally impossible to maintain that accuracy manually. Through its Market Information service, Graydon offers database maintenance services to its customers.
Customer Support	We will use your personal data to provide our services to you and to optimise those services (for example if you have questions or specific comments that require further investigation), to contact you, as our customer, about services that are important to you, provided that you consent or have already requested the specific service and the intended communication is relevant or connected to such a prior request and takes place within such timeframe as determined by applicable legislation.	Agreement	We require your personal data for the proper performance of the agreement between you and us.
Website Management	Processing personal data for the purpose of improving the services and experiences for the visitors of our websites.	Legitimate interest	To ensure the proper functioning of our website(s), we will, where necessary, process the personal data of visitors.
Internal training purposes	Your personal data may be used for internal training purposes with the aim of improving the provision of services.	Legitimate interest	Graydon strives to offer its customers the best possible service.
Reporting and analytics purposes	Your personal data may be used for reporting and analytics purposes, for example for mapping the geographical spread of our customer base. This allows us to improve our services and to offer you better support.  For the improvement of our services, you may	Legitimate interest	To align our services even better with the needs of our customers, we will process your personal data for reporting and analytics purposes. This is connected with Graydon's legitimate interest to improve the way in which it does its business.
	receive an invitation to participate in a customer panel. Of course, it is entirely your choice		

	whether to accept the invitation and the invitation will include an option to unsubscribe from invitations for future studies.		
Administrative purposes	In our administration, aforementioned personal data is processed to keep it up to date as much as possible. In addition, the way in which personal data is used within our administration has been recorded.	Legitimate interest	To manage your agreement to the best of our ability, and to optimise internal processes for the performance of your agreement, Graydon has a legitimate interest to process your personal data.
Complaints and Dispute Resolution	Despite our aim to offer you the best possible service, it is possible that you are dissatisfied about our services and want to make a complaint. In that event, the personal data we have of you may be used to allow us to resolve your complaint to the best of our ability.	Legitimate interest	Graydon has a legitimate interest to use your data in dispute resolution if necessary.
Recruitment	Your personal data may be used for the recruitment of new employees, employee support and for the management of employee files.	Legitimate interest	If you are a candidate for an internal vacancy in our company, we will temporarily include your data in our database to facilitate the recruitment process.
Legislation and Regulation	We will, where required, use your personal data to comply with legislation and regulations.	Compliance with a legal requirement	Graydon may be required to use or share personal data on the basis of legislation or regulations.