



CUSTOMER PRIVACY NOTICE

Version	1.0
Issue date	16.12.2021
Date of next review	16.12.2022
Responsible officer	Data Protection Officer

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1. Introduction

- 1.1 We, at BDO Financial Services Ltd (hereafter “**BDO FS**”, “**we**”, “**us**”, or “**our**”), are committed to safeguarding the privacy of our customers, employees of customers and their representatives.
- 1.2 As a result, we would like to inform you regarding the way we would use your personal data, as is required by the European Union General Data Protection Regulation (hereafter the “**GDPR**”) and the Data Protection Act 2017 (hereafter the “**DPA**”). We recommend you read this Privacy Notice so that you understand our approach towards the use of your personal data.
- 1.3 Our Customer Privacy Notice sets out the types of personal data we collect, how we collect and process that data, who we may share this information with and the rights you have in this respect.
- 1.4 This notice applies where we are acting as a data controller with respect to the personal data of our customers and their representatives. As a data controller, we determine the purposes and means of the processing of that personal data.

2. Who we are?

- 2.1 **BDO FS** is a member firm of **BDO Global**, providing pioneering professional services in taxation, financial reporting, accounting services, payroll as well as a range of business advisory services (risk advisory, internal audit, and insolvency and turnaround).
- 2.2 **BDO FS** is registered in Mauritius under the registration number C07026200.
- 2.3 Our principal place of business is at 10 Frère Felix De Valois St, Port Louis Mauritius.

3. Personal data we may collect about you

- 3.1 Personal data is any data from which you can be identified and which relates to you and includes (*but is not limited to*) name, address, email address, date of birth, identification numbers, special categories of personal data and bank details.
- 3.2 The type of data we collect will depend on the purpose for which it is collected and used. We will only collect data that we need for that purpose.
- 3.3 We may collect your personal data in the following ways:
 - (a) When you give it to us **directly** for e.g., you use any of our services or you correspond with us and provide us with your information via emails or phone calls, or when you visit our premises, namely giving to us your contact details in our visitor’s logbook, abiding to COVID-19 temperature check procedures, or being recorded by our closed-circuit television (hereafter “**CCTV**”) system.
 - (b) When we obtain it **indirectly** such as through:
 - (i) Member firms (i.e. information relating to your contact and individual details).
 - (ii) World check (i.e. information relating to your contact details, financial information, anti-fraud details),

- (iii) When it is **publicly available** for e.g., your website or other online sources (i.e. information relating to your contact details).

3.4 The types of personal data that are collected and processed may include:

Categories of Personal Data	Details
Contact details	First name, surname, home/ business address, email address, office phone number, cell phone number
Individual details	Sex (male/female), date of birth, nationality
Identification details	Identification numbers issued by government bodies or agencies such as your passport number and identity card number
Financial information	Bank references, tax details including your expenses, exemptions, and reliefs, payroll details including your income/pay, allowances or bonuses, pension details, financial history and other expenses
Physical security information	In case you visit our office premises: Information recorded in our visitors' logbook (reason for visit, organisation name, identification measures used, date and time of visit), CCTV footage
Voice/Video Information	Voice/ video recording on platforms such as Teams/ webinars/ video conferences.
Anti-fraud details and credit risk	Information which we need to collect in order to assess the risk in providing a service. This may include data relating to criminal convictions, utility bills, source of fund/wealth information and information received from various anti-fraud databases such as World Check on client name and ultimate beneficial owner.

3.5 Depending on our collaboration, other types of personal data may be collected. These will only be processed in accordance with this notice.

4. How we use your personal data

- 4.1 **BDO FS** will only use your personal data for the purposes for which it was collected or agreed with you. We will not use your personal data for any automated individual decision making which will have a significant impact on you.
- 4.2 We have set out below the legal basis of processing for each purpose. Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your personal data.

Purpose of processing	Legal basis
For offering and supplying relevant services to you (e.g. incorporation of companies, insolvency, training amongst others)	Performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract
For marketing services	Consent and/or Legitimate interests to build up our client portfolio.
For customer due diligence	For compliance with a legal or regulatory obligation to which we are subject to, under for instance the Financial Intelligence and Anti-Money Laundering Act 2002 and the BOM Guideline on AML/CFT and/or Legitimate interests.
For managing our relationship and communicating with the customers	Performance of any contractual obligations towards you. Legitimate interests namely for proper administration of our business and communication with users.
For billing and invoicing purposes	Performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract
For record keeping	For compliance with a legal obligation to which we are subject to, such as internal/external audit and retention periods. Legitimate interests, namely the proper administration of our business
For identity verification when you exercise your data subject's rights	For compliance with a legal obligation to which we are subject to, that is, to verify the identity of a data subject who makes a subject rights request Legitimate interests namely the proper administration of our business.
For security purposes (recordings captured by our CCTV Footage)	Legitimate interests of ensuring physical security on our premises.
Information we collect in our Visitor's Logbook	Legitimate interests of ensuring physical security on our premises.
For the purposes of conducting market or customer satisfaction surveys	Legitimate interests, namely the proper administration of our business

- 4.3 In addition to the above-mentioned specific purposes for which we may process your personal data, we may also process any of your personal data where such processing is necessary for compliance with legal and regulatory requirements which apply to us, or when it is otherwise allowed by law, or when it is in connection with legal proceedings.

5. Disclosure of personal data

- 5.1 In general, we do not share your personal information with third parties (other than service providers acting on our behalf) unless we have a lawful basis for doing so.

- 5.2 BDO FS may share your personal data with its Affiliates (*Affiliates may include companies within same group, our parent company and any subsidiaries, joint venture partners or other companies that we control or that are under common control with us*), and such third parties which assist us in fulfilling our responsibilities regarding our business relationship with you and for the purposes listed above. When we share with these third parties, we do so on a need-to-know basis and under clear contractual terms and instructions for the processing of your personal data. These include:

- DCDM Management Services Ltd for payment processing;
- BDO & Co Ltd for the provision of the Knowledge Management System (KMS);
- ITSec Ltd for video surveillance and ICT management; and
- Relevant banks.

- 5.3 We may also make certain personal data available to third party companies that provide us software and tools relevant for our business operations:

- Microsoft Dynamics 365 for Customer Relationship Management;
- Mailchimp for mass mailing and conducting customer satisfaction surveys;
- Microsoft for cloud storage services such as SharePoint and OneDrive and for emailing via Outlook; and
- Refinitiv for financial solutions services.

- 5.4 We may also be required to disclose your personal data to other third parties such as lawyers, consultants, insurers, auditors as well as public and government authorities for purposes mentioned in Section 5 or where:

- We have a duty or a right to disclose in terms of law or for national security and/or law enforcement purposes;
- We believe it is necessary to protect our rights;
- We need to protect the rights, property or personal safety of any member of the public or a customer of our company or the interests of our company; or
- You have given your consent.

5.5 We require our affiliates, service providers and other third parties to keep your personal data confidential and that they only use the personal data in furtherance of the specific purpose for which it was disclosed. We have written agreements in place with our processors to ensure that they comply with these privacy terms.

6. International transfers

6.1 We may transfer, or store, your personal data outside Mauritius as may be necessary for the purposes mentioned above.

6.2 These transfers would always be made in compliance with the **GDPR** and the **DPA**. Data transfers do not change any of our commitments to safeguard your privacy and your personal data remains subject to existing confidentiality obligations.

6.3 If we transfer your personal data to other countries which provide a lower level of protection, we will ensure that there are appropriate safeguards in place with regard to the protection of your personal data, such as by using:

- the European Commission's approved Standard Contractual Clauses; or
- the BDO Global Privacy Policy, BDO's Binding Corporate Rules for Controllers and Processors, if we are transferring your personal data to another member firm in the BDO Global network.

6.4 If you would like further details on the transfer of your personal data outside Mauritius, please contact our Data Protection Officer (hereafter "DPO") at dpo@bdo.mu.

7. Personal data security

7.1 We are legally obliged to provide adequate protection for the personal data we hold. We have put in place appropriate security measures to prevent your personal data from being subject to any accidental or unlawful destruction, loss, alteration, and any unauthorised disclosure or access.

7.2 We have also put in place procedures to deal with any suspected data security breach and will notify you and the Data Protection Office, and/or any Supervisory Authority of a suspected breach where we are legally required to do so.

7.3 We will, on an on-going basis, continue to review our security controls and related processes to ensure that your personal data is secure.

7.4 Our security policies and procedures cover, amongst others: access control, encryption, virus and malware protection, firewall, audit trail, business continuity, backup and restoration.

7.5 When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal data that we remain responsible for is kept secure.

7.6 We will ensure that anyone to whom we pass your personal data agrees to treat your data with the same level of protection as we are obliged to.

8. Your data protection rights

Under the **GDPR** and the **DPA**, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

8.1 Your right of access to your personal data

You have the right to request a copy of the personal data we hold about you. In order to do so, simply contact our **DPO** (refer to Section 10.1) and specify what data you would like to have access to. We will take all reasonable steps to confirm your identity before providing details of your personal data.

You will not have to pay a fee to access your personal data (or to exercise any of your other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

8.2 Your right to rectification of your personal data

You have the right to ask us to update or correct your personal data if you think it is inaccurate or incomplete. We will take all reasonable steps to confirm your identity before making changes to personal data we may hold about you. We would appreciate it if you would take the necessary steps to keep your personal data accurate and up-to-date by notifying us of any changes we need to be aware of.

8.3 Your right to erasure of your personal data

You have the right to ask us to delete your personal data in certain circumstances:

- When we no longer need your personal data;
- If you initially consented to the use of your personal data, but have now withdrawn your consent;
- If you have objected to us using your personal data, and your interests outweigh ours;
- If we have collected or used your personal data unlawfully; and
- If we have a legal obligation to erase your data.

Where we collect personal data for a specific purpose, we will not keep it for longer than is necessary to fulfil that purpose, unless we have to keep it for legitimate business or legal reasons. Upon the determined expiry date, we will securely destroy your personal data. Retention periods are indicated in Annex A's Records Retention and Disposal Schedule. Data from our backup repository are also deleted depending on the next scheduled backup overwrite which may be on a weekly, monthly or yearly basis, in accordance with its configuration.

8.4 Your right to restriction of processing

You have the right to ask us to limit how we use your data. If necessary, you may also stop us from deleting your data. To exercise your right to restriction, simply contact our **DPO** (refer to Section 10.1), say what data you want restricted and state your reasons. You may request us to restrict processing of your personal data in the following circumstances:

- If you have contested the accuracy of your personal data, for a period to enable us to verify the accuracy of the data;
- If you have made an objection to the use of your personal data;
- If we have processed your personal data unlawfully but you do want it deleted;
- If we no longer need your personal data but you want us to keep it in order to create, exercise or defend legal claims.

8.5 Your right to object to processing

You also have the right to object to us processing your personal data where your data is being used:

- For a task carried out in the public interest;
- For our legitimate interests;
- For scientific or historical research, or statistical purposes; or
- For direct marketing.

We currently process personal data for direct marketing and for our legitimate interests only. You should contact our **DPO** (refer to Section 10.1) to inform that you are objecting to any more processing of your personal data and state in your objection why you believe we should stop using your data in this way. Unless we believe we have strong legitimate reasons to continue using your data in spite of your objections, we will stop processing your data as per the objection raised.

8.6 Your right to data portability

The right to data portability allows you to ask for transfer of your personal data from one organisation to another, or to you. The right only applies if we are processing information based on your consent or performance of a contract with you, and the processing is automated. You can exercise this right with respect to information you have given us by contacting our **DPO** (refer to Section 10.1). We will ensure that your data is provided in a way that is accessible and machine-readable.

8.7 Your right to withdraw consent

To the extent that the legal basis for our processing of your personal information is consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

If you wish to exercise any of the rights set out above, please contact our **DPO** (refer to Section 10.1).

Note:

- (a) If you wish to exercise any of the rights set out above, please contact our **DPO** (refer to Section 10.1).
- (b) We try to respond to all requests within one month. However, it may take us longer than a month if your request is particularly complex or you have made several requests. In this case, we will notify you and keep you updated.

9. Changes to this privacy notice

We may update this notice from time to time to reflect best practices in data management, security and control and to ensure compliance with any changes or amendments made to the DPA and any laws or regulations thereof. The latest version will also be available on our website. We encourage you to periodically review this notice to be informed of how we are using and protecting your personal data.

10. Contact details

- 10.1 The primary point of contact for questions relating to this privacy notice, including any requests to exercise your legal rights, is our **DPO** who can be contacted:
 - (a) by post, to 10 Frere Felix de Valois St, Port Louis Mauritius; or
 - (b) by email, at dpo@bdo.mu.
- 10.2 It is important that the personal data we hold about you is accurate and correct. Please keep us informed if your personal data changes during your relationship with us.
- 10.3 If you believe we have not handled your request in an appropriate manner, you have the right to complain to the Data Protection Office.

The procedure to file a complaint with the Data Protection Office is available on <https://dataprotection.govmu.org/Pages/Home%20-%20Pages/Take%20Action/To-report-your-Complaint.aspx>.

ANNEX A: RECORDS RETENTION AND DISPOSAL SCHEDULE

We will only keep personal data for as long as it is necessary to fulfil the purpose outlined in this privacy notice and even after we have ceased our relationship with you for the period mentioned in the below table:

Purpose of processing	Retention period	Start of Retention period
For offering and supplying relevant services to you (e.g. incorporation of companies, insolvency, training amongst others)	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.
For marketing services	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.
For customer due diligence	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.
For managing our relationship and communicating with the customers	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.
For billing and invoicing purposes	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.
For record keeping	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.
For identity verification when you exercise your data subject's rights	1 year	From date of request and up to now 1 year.
For security purposes (recordings captured by our CCTV Footage)	90 days	When you visit our premise and after you leave our premises.
Information we collect in our Visitor's Logbook	1 year	When you visit our premise and after you leave our premises.
For the purposes of conducting market or customer satisfaction surveys	7 years	As long as we are collaborating with you and 7 years after our collaboration has completed.