

# **CUSTOMER PRIVACY NOTICE**

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## 1. Introduction

- 1.1 We, at BDO LLP, BDO Financial Services Ltd, BDO IT Consulting Ltd and BDO Solutions (hereafter “**BDO Mauritius**”, “**we**”, “**us**”, or “**our**”), are committed to safeguarding the privacy of our customers, employees of customers and their representatives.
- 1.2 This Customer Privacy Notice informs you on how we process your personal data during our different processing operations per data protection laws, including the Data Protection Act 2017 (hereafter referred to as the “**DPA**”) and where applicable the European Union General Data Protection Regulation 2016 (hereafter referred to as the “**GDPR**”).
- 1.3 This notice describes the potential use of personal data; we may make less use of your personal data than is described here.

## 2. Collecting your personal data

- 2.1 The type of personal data we collect and process will depend on the purpose for which it is collected. We will only collect and process data that we need for that purpose.
- 2.2 We may collect your personal data in the following ways:
  - (a) When you give it to us **directly** for e.g., when you use any of our services, you correspond with us and provide us with your information via emails or phone calls, or when you visit our premises, namely giving us your contact details in our visitor’s logbook, or being recorded by our closed-circuit television (hereafter “**CCTV**”) system.
  - (b) When we obtain it **indirectly** for e.g. information obtained through anti-fraud databases such as World Checks and Conflict Checks
- 2.3 To ensure that we are meeting our responsibilities and duties, we collect, process and maintain your personal data as provided in the following Appendices:
  - (a) Appendix A - Provides an overview of personal data commonly processed across all BDO Mauritius Entities.
  - (b) Appendix B - Highlights any additional or unique processing per entity.

## 3. Purpose for using your personal data

- 3.1 **BDO Mauritius** will only use your personal data for the purpose 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.
- 3.2 We have set out below the different purposes for processing your personal data:
  - For assessing the risk in providing a service and performing customer due diligence,
  - For risk control and quality assessment,
  - For offering, supplying, and selling relevant services to you, including training services,

- For billing and invoicing purposes,
- For record keeping,
- For monitoring compliance with our policies and standards,
- For ensuring the security, monitoring and management of our information systems and maintaining back-ups of our databases,
- For IT systems access control,
- For managing our relationships with customers, communicating with customers and keeping records of those communications,
- For confirming and verifying your identity when you request to access, rectify, restrict or delete the information we hold on you,
- For replying to any requests, complaints, comments or enquiries you submit to us regarding our services and notifying you about changes to our service,
- For Processing CCTV footage captured on our premises for the purposes of:
  - protecting our premises and property,
  - protecting your personal safety when you are on our premises,
  - identifying any misconduct or disciplinary infringements in our compound,
  - assisting in providing evidence for such misconduct,
  - for investigating, detecting or preventing crime, and
  - for apprehending and prosecuting offenders.
- Information we collect in our Visitor's Logbook.
- For marketing services which may be of interest to you,
- For conducting market or customer satisfaction surveys,
- For managing whistle-blowing reports,
- For maintaining a register of violations, incidents and personal data breaches,
- For internal and external audits.

3.3 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.

#### 4. Legal basis for processing personal data

4.1 **BDO Mauritius** processes your personal data based on one or more of the following legal bases:

- **Contractual Necessity:** Processing is necessary for the performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract.
- **Legal Obligations:** Processing is necessary to comply with our legal obligations.

- Legitimate interests: Processing is necessary for our legitimate interests or the legitimate interests of a third party provided that such interests are not overridden by your rights and interests.
  - Consent: Processing is based on your explicit consent which you can withdraw at any time.
- 4.2 **BDO Mauritius** adheres to provisions stipulated in the **DPA** and **GDPR** and processes special categories of personal data on the following grounds, where:
- the processing is based on your consent;
  - the processing is necessary for the establishment, exercise or defence of a legal claim;
  - the purpose of carrying out the obligations and exercising specific rights of the controller or of the data subject; or
  - protecting the vital interests of the data subject or of another person where the data subject is physically or legally incapable of giving consent.

## 5. Mandatory and Voluntary Information

- 5.1 To effectively engage in business transactions and fulfil our contractual obligations, certain information is mandatory for you to provide. This mandatory information includes but is not limited to your name, contact information and banking details. Failure to provide this obligatory information may impact your contractual relationship.
- 5.2 If you choose to provide more information beyond what is required, we will evaluate its necessity for our purposes. If it is determined to be unnecessary, we will promptly delete it to ensure the protection of your privacy.

## 6. Disclosure of personal data

- 6.1 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.
- 6.2 **BDO Mauritius** may share your personal data with 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 third parties include companies which provide services to us include (but are not limited to):
- IT Systems and Services, including, email processing, calendar and email management, access control mechanisms, storage of data and application support purposes;
  - CCTV surveillance;
  - Audit services;

- Onboarding purposes;
  - Identity checks; and
  - Transport services.
- 6.3 We may also make certain personal data available to third-party companies that provide us with software and tools relevant to our business operations.
- 6.4 We may also be required to disclose your personal data to other third parties such as lawyers, consultants, tax advisors, accountants and auditors as required by applicable laws and regulations, for national security and/or law enforcement purposes.
- 6.5 In the event we share personal data with third parties, we will require our affiliates, service providers and other third parties to keep your personal data confidential by virtue of a signed agreement and that they only use the personal data in furtherance of the specific purpose of which it was disclosed.

## 7. Security of your personal data

- 7.1 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 of a suspected breach where we are legally required to do so.

## 8. Your data protection rights

- 8.1 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:
- **Right of Access:** You have the right to request access to the personal data we hold about you. This includes the right to obtain confirmation of whether we process your personal data and to receive a copy of that information.
  - **Right to Rectification:** If you believe that the personal data we hold about you is inaccurate or incomplete, you have the right to request that we correct or update it.
  - **Right to Erasure:** In certain circumstances, you may have the right to request the erasure of your personal data. This includes situations where your personal information is no longer necessary for the purposes for which it was collected, or you withdraw your consent and there is no other legal basis for processing.
  - **Right to Restriction of Processing:** You have the right to request the restriction of processing of your personal data under certain conditions. This means we will

temporarily suspend the processing of your personal data, such as when you contest its accuracy or when you object to the processing.

- **Right to Data Portability:** You may have the right to request a copy of your personal information in a structured, commonly used, and machine-readable format. You also have the right to transmit this data to another data controller.
- **Right to Object:** You have the right to object to the processing of your personal data for certain reasons, such as direct marketing or legitimate interests. If you exercise this right, we will no longer process your personal data unless we can demonstrate compelling legitimate grounds that override your interests, rights, and freedoms.
- **Right to Withdraw Consent:** If we rely on your consent as the legal basis for processing your personal data, you have the right to withdraw your consent at any time. This will not affect the lawfulness of processing based on consent before its withdrawal.

**Note:**

- (a) If you wish to exercise any of the rights set out above, please contact our **DPO** (refer to Section 12.1).
- (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. Retention of your personal data**

- 9.1 We will retain your personal data only for as long as necessary to fulfil the purposes for which it was collected, including to satisfy any legal, regulatory, contractual, or professional obligations. Retention periods are determined per our internal Record Retention Schedule.
- 9.2 Once the applicable retention period has expired, we will securely delete or anonymise your personal data. In certain circumstances, we may retain your data for a longer period where required by law, professional standards, or for the establishment, exercise, or defence of legal claims. In such cases, we will ensure your personal data remains protected, is kept confidential, and is not processed for any other purpose.
- 9.3 By way of example, we may retain client data for up to 7 years following the termination of our engagement. CCTV footage is typically retained for no longer than 30 days, unless required for legal or investigative purposes.

## **10. Your responsibilities**

- 10.1 You are responsible for the data you provide or make available to us, and you must ensure it is honest, truthful, accurate and not misleading in any way. You must ensure that the

data provided does not contain material that is obscene, defamatory, or infringing on any rights of any third party, does not contain malicious code and is not otherwise legally actionable.

- 10.2 Further, if you provide any data concerning any other person, such as individuals you provide as references, you are responsible for providing any notices and obtaining any consent necessary for us to collect and use that data as described in this notice.

## 11. International transfers

- 11.1 We have developed global data security practices designed to ensure that your personal data is appropriately protected. Your personal data may be transferred, accessed and stored globally as necessary for the uses and disclosures stated above in accordance with this notice.
- 11.2 Where such international transfer is to a country that provides a lower level of protection, we take steps to ensure the security and confidentiality of your personal information in accordance with applicable data protection laws, including using the European Commission's approved Standard Contractual Clauses, and for transfers to other BDO Member Firms, we use the BDO Global Privacy Policy, namely BDO's Binding Corporate Rules for Controllers and Processors. If you wish to see a copy of the relevant mechanism that we use to transfer your personal information, please contact the **DPO** as per section 12.1.

## 12. Complaints

- 12.1 If you have any complaints regarding our compliance with this notice, you should contact the Data Protection Officer:
- (a) By email, at [dpo@bdo.mu](mailto:dpo@bdo.mu) (BDO LLP and BDO Financial Services Ltd), [dpoitc@bdo.mu](mailto:dpoitc@bdo.mu) (BDO IT Consulting) and [dposols@bdo.mu](mailto:dposols@bdo.mu) (BDO Solutions); or
  - (b) By post, to 10 Frère Felix de Valois St, Port Louis Mauritius.
- 12.2 We will investigate and attempt to resolve complaints and disputes regarding the use and disclosure of your personal data in accordance with this notice.
- 12.3 If you believe that we have not handled your request properly, then you have the right to complain to the Data Protection Office in Mauritius.

## 13. General

- 13.1 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 is available on **BDO Mauritius's** website at <https://www.bdo.mu/en-gb/legal>.



## APPENDIX A - Categories of Personal Data Processed by BDO Mauritius Entities

Categories of Personal Data	Details
<b>Contact details</b>	First name, surname, home/ business address, email address, office phone number, cell phone number
<b>Individual details</b>	Sex (male/female), nationality, date of birth,
<b>Identification details</b>	Identification numbers issued by government bodies or agencies such as your passport number and identity card number
<b>Financial information</b>	Financial history, bank details
<b>Physical security information</b>	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
<b>Credit risk and anti-fraud details</b>	Information which we need to collect 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
<b>Other</b>	Information about requests, queries and complaints

## APPENDIX B - Additional or Entity-Specific Differences In Categories Of Personal Data Processed

### 1. BDO LLP

Categories of Personal Data	Details
Employment details	Register of Directors and Shareholders, payslips, contracts of employment
Financial information	Transactional information on your accounts/dealings, bank details, payroll details including income and retirement benefits, and sale deeds and loan agreements for our auditing services
Special categories of personal data	Political affiliations (PEPs)

### 2. BDO IT Consulting Ltd

Categories of Personal Data	Details
Contact details	IP address, server name

### 3. BDO Financial Services Ltd

Categories of Personal Data	Details
Financial Information	Transactional information on your accounts/dealings, payroll details including income and retirement benefits, and sale deeds and loan agreements for our auditing services

#### 4. BDO Solutions

<b>Categories of Personal Data</b>	<b>Details</b>
<b>Employment Details</b>	Register of Directors and Shareholders, payslips, contracts of employment
<b>Identification Details</b>	Organisation you represent, job title, time of arrival and departure, biometric fingerprint, IP address, websites visited and other information when using Wi-Fi, type of appointment, BDO Solutions contact person, any other parties invited, body temperature, CCTV footage, the number of the access pass used to gain access to the BDO Solutions
<b>Financial information</b>	Transactional information on your accounts/dealings, bank details, payroll details including income and retirement benefits, and sale deeds and loan agreements for our auditing services
<b>Special categories of personal data</b>	Political affiliations (PEPs)