



# PRIVACY POLICY

NPV A/S

Date: 26 April 2023

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This Privacy Policy is a translation of the Privacy Policy in Danish. In case of any discrepancies or ambiguities we refer to the Danish version which takes precedence.

## **1 Introduction**

1.1 NPV is a property development company behind a wide range of development projects, including urban, residential and commercial developments. You can read more about NPV's projects here: [www.npv.as/en/projects/](http://www.npv.as/en/projects/)

1.2 In connection with the sale or lease of properties, etc., we will sometimes process personal data about (potential) buyers, tenants, business partners and others. In this context, the protection of your personal data is our highest priority. Therefore, we have adopted this Privacy Policy, which informs you of how we process your personal data.

## **2 Companies covered by this Privacy Policy/Data Controllers**

2.1 The companies and data controllers covered by this Privacy Policy are:

NPV A/S  
CVR/VAT number 32329020  
Jægersborg Allé 1A  
2920 Charlottenlund  
("NPV", "we", "us", or "our").  
E-mail: [gdpr@npv.as](mailto:gdpr@npv.as)  
Web: [www.npv.as/en/](http://www.npv.as/en/)

2.2 For specific projects, including the sale or lease of specific properties, the sale or lease may be made through one of NPV's project companies. In these cases, the relevant project company will be the data controller for processing personal data that takes place at the project company in connection with a sale or lease of properties through the project company. In the sales/lease material regarding a specific property, you will always be made aware of which company you enter into an agreement with. You can see a list of the current project companies in the NPV Group here: [www.npv.as/en/privacy-policy/](http://www.npv.as/en/privacy-policy/)

2.3 All project companies of the NPV Group, cf. the list, are subject to and follow this Privacy Policy, and a reference to "NPV", "we", "us", etc. in this Privacy Policy is thus also to be considered as a reference to the relevant project company(ies).

2.4 We include links to the Privacy Policy in communications with home buyers, tenants and others where appropriate, including in our newsletters. The Privacy Policy is also available on our website here: [www.npv.as/en/privacy-policy/](http://www.npv.as/en/privacy-policy/)

### **3 Responsible processing of personal data**

3.1 It is important to us that your personal data is kept secure and confidential. We have procedures for collecting, storing, deleting, updating and disclosing personal data to prevent unauthorised access to your personal data and for complying with applicable law.

3.2 When we ask you to share your personal data available with us, we inform you of what data we process about you and for what purpose. You are informed about this any time that your personal data is collected.

3.3 The guidelines below describe the type of personal data we collect, how we process such data, as well as who you can contact in the event that you have any questions or comments regarding this Privacy Policy. The Privacy Policy has been drawn up with reference to the rules of the GDPR (Regulation on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (EU) 2016/679 ("GDPR")) and the Danish Data Protection Act (Act No. 502 of 23/05/2018 with any subsequent amendments) ("Data Protection Act").

### **4 Categories of personal data and data subjects**

4.1 We typically collect and process the following categories of personal data:

#### *General personal data*

- General contact details, including name, address, telephone number and e-mail
- Information about your use of our website (see also our Cookie Policy: [www.npv.as/en/cookie-policy/](http://www.npv.as/en/cookie-policy/))
- Information on newsletter preferences (if you have signed up for our newsletter)

- Information on interest in specific NPV projects (if you have registered as interested)
- Information on which financial institution / bank you are affiliated with (when completing a purchase agreement order)
- Payment details
- Information on whether you have Danish citizenship or not (when completing a purchase agreement order)
- Information on whether or not you are resident in Denmark (when completing a purchase agreement order)
- Vehicle registration number (when concluding a parking agreement)
- Boat registration details, including insurance company and policy number (when concluding a mooring hire agreement)

*Confidential or sensitive personal data*

- CPR numbers (with your consent and only for: (i) disclosure thereof to our attorney for the preparation/registration of a power of attorney for the purpose of registering easements and deeds in connection with the completion of the property transaction, and (ii) disclosure thereof to the electricity supplier chosen by the seller for the purpose of simultaneously registering the buyer as a new electricity customer at the address with effect from the date of acquisition or the date of disposition (the earlier of the two dates)).

The personal data listed above are hereinafter collectively referred to as the "Personal Data".

4.2 We typically collect and process Personal Data about the following categories of persons:

- Potential home buyers
- Current home buyers
- Former home buyers

- Contacts at bank / financial institution
- Legal representatives of home buyers
- Tenants (both residential and commercial leases, moorings and parking lots)
- Contacts at suppliers, authorities and partners, including, in particular, contacts at real estate agents and contractors
- Visitors to NPV's website and/or NPV's social media profile, including Facebook, LinkedIn, Instagram and YouTube
- Recipients of the NPV newsletter
- Job applicants (read more in our information on the processing of personal data of job applicants here: [www.npv.as/persondatapolitik-for-jobansoegere/](http://www.npv.as/persondatapolitik-for-jobansoegere/))

## **5 Basis for processing**

### 5.1 Basis for processing (general)

5.1.1 Our legal basis for processing Personal Data lies primarily in our relationship with the home buyer and tenant and in administering concluded purchase agreements and rental agreements. We will generally be permitted to process the necessary Personal Data under Article 6(1)(a), (b), (c) and (f) of the GDPR, Article 9(2)(a) and (f) of the DGPR and Sections 6 and 7(1) of the Data Protection Act.

5.1.2 The above provisions address the basis for processing Personal Data if (i) there is consent; (ii) if the processing is necessary to fulfil a contract or take measures at the request of the home buyer or tenant prior to the conclusion of the purchase agreement/lease; (iii) if the processing is necessary to comply with a legal obligation; (iv) necessary to fulfil vital interests that go beyond the interests of the data subject; or (v) necessary for the establishment, exercise or defence of legal claims.

- 5.1.3 We assess that the processing of Personal Data we carry out in relation to a buyer, a tenant, a business partner or a supplier or a public authority will to a large extent be permitted by the provisions listed.
- 5.1.4 In the following sections, we have described the basis for processing that underlie our specific treatment activities.
- 5.2 Processing of Personal Data in connection with the conclusion and administration of purchase and/or rental agreements
- 5.2.1 We process your Personal Data to fulfil the purchase agreement or rental agreement we have concluded with you or to take measures at your request in connection with the conclusion of the agreement, including when you complete a purchase order and provide you with information notices relevant to your purchase/rental relationship.
- 5.2.2 We also process your Personal Data to subsequently administer and fulfil the agreement we have entered into, e.g., in the preparation/registration of a power of attorney for registration purposes for registration of easements and deeds in connection with completing the real estate transaction and collecting rent. Our legal basis for processing Personal Data in this context is in accordance with Article 6(1)(a) to (c) and (f) of the GDPR and Section 6(1) of the Data Protection Act. However, your CPR number is processed on the basis of your consent, cf. Section 11(2) of the Data Protection Act.
- 5.3 Processing of Personal Data for the administration of interest lists
- 5.3.1 If you register on our interest list(s), you will be asked to provide a number of personal details. The information is necessary for us to register you as an interested party and to contact you with relevant housing offers and updates on developments in the relevant housing project(s).
- 5.3.2 The information you provide will only be used to administer the interest list and to send to you news and updates about housing project(s). We only disclose this personal data to third parties if necessary for the above services and administration, including, for example, to the relevant project company (see section 2.2) that is selling the housing project in question, or to any real estate agents with whom we cooperate on the project.

5.3.3 The legal basis for the processing of Personal Data in connection with the administration of interest lists is Article 6(1)(a) to (c) and (f) of the GDPR and Section 6(1) of the Data Protection Act.

#### 5.4 Newsletters

5.4.1 Signing up for NPV newsletters is voluntary. If you subscribe to our newsletters, we will record the contact details you have entered and any choices you have made about the types of news you wish to receive.

5.4.2 With your explicit consent, we process information about whether you have opened the newsletter, who has opened the newsletter, which offers or articles you have subsequently clicked on, which device you are using and your IP address. This information is collected through the use of spy pixels.

5.4.3 If you no longer wish to receive newsletters from us or if you wish to withdraw your consent to our use of spy pixels, you can unsubscribe by using the unsubscribe link contained in the email or by contacting us at [gdpr@npv.as](mailto:gdpr@npv.as)

#### 5.5 Marketing in general

5.5.1 In connection with marketing activities in general, Personal Data is processed primarily on the basis of Article 6(1)(f) GDPR and Section 6(1) of the Data Protection Act. We assess from time to time whether it is appropriate to obtain consent; for example, whether it is appropriate to obtain consent in connection with the use of imagery for our website, in newsletters, on social media, etc. If the processing of Personal Data is based on consent, our legal basis is Article 6(1)(a) GDPR and Section 6(1) Data Protection Act and Section 10 of the Marketing Practices Act.

## 6 **Your rights**

6.1 You have certain rights concerning the Personal data that NPV processes about you. You have the following rights:

A **Right of access** is the right to know if your Personal data is processed and, if so, the right to obtain a copy of the Personal data.

B **Right to data portability** is the right to receive Personal Data about yourself that you have given to NPV.



- C **Right of rectification** is the right to correct wrong Personal Data.
- D **Right to erasure / right to be 'forgotten'** is the right to have, with certain restrictions, your Personal data deleted without undue delay.
- E **Right to object** is the right to object to our processing of your Personal data.
- F **Right to restrict processing** is the right to restrict the processing of Personal data, e.g., if a request for deleting of data cannot be granted.

## 7 General data processing principles

### 7.1 Data processing principles

- 7.1.1 We will process the data subject's Personal Data lawfully, fairly and in a transparent manner.
- 7.1.2 Our processing of Personal Data is subject to a purpose limitation, which means that Personal Data must be collected for explicitly stated and legitimate purposes. They may not be further treated in a manner incompatible with those purposes.
- 7.1.3 We process Personal Data based on a principle of data minimisation, which means that it must be sufficient, relevant and limited to what is necessary for the purposes for which it is processed.
- 7.1.4 Personal Data must be processed based on a principle of accuracy, which means that it must be correct and, if necessary, up to date.
- 7.1.5 We process Personal Data based on a retention-limit principle, which means that Personal Data must be stored in such a way that it is not possible to identify the data subjects for longer than required for the purposes for which the Personal Data is processed.
- 7.1.6 Personal Data must be processed based on a principle of integrity and confidentiality, which means that it must be processed in a way that ensures adequate security of the Personal Data, including protection from unauthorised or unlawful processing and from accidental loss, destruction or damage, using appropriate technical or organisational measures.

## 7.2 Risk assessment

7.2.1 In the course of our case process, we must carry out the technical and organisational measures to ensure a level of security that fits the risks specifically associated with our processing of Personal Data.

7.2.2 We have carried out a risk analysis of our processing of Personal Data which underlies this Privacy Policy.

## 7.3 Data Protection Officer (DPO)

7.3.1 Under Article 37 of the GDPR, the obligation to appoint a Data Protection Officer requires that the processing of Personal Data is included as a "core activity", when:

- A processing activities are carried out which, by their nature, scope and/or purpose, require regular and systematic monitoring of data subjects to a large extent, or
- B processing sensitive information to a large extent, or
- C processing a large amount of Personal Data relating to criminal convictions and offences.

7.3.2 It is our assessment that NPV does not process Personal Data to the above extent. We have, therefore, chosen not to appoint a Data Protection Officer.

## 7.4 Data controller

7.4.1 For Personal Data relating to the categories of persons described in section 4.2, we will work independently, including independently assessing whether there are grounds for collecting/processing Personal Data, what Personal Data is relevant and necessary, and how long Personal Data should be stored. In this situation, NPV will therefore act as a data controller.

## 7.5 Data Processing Agreements

7.5.1 If we are data controllers and have determined that a data-trading structure is available with one of our suppliers, a data processing agreement must be drawn up.

7.5.2 The data processing agreement shall be entered between us (the controller) and the other party (the data processor) and shall comply with the applicable requirements for data process agreements as referred to in Article 28 (3) of the GDPR. This implies drawing up a contract or other legal document binding on the data processor. It is also a requirement that the data processing agreement be in writing, including electronically.

7.5.3 In addition, the GDPR sets several specific requirements for the content of the data processing agreement. The agreement must include information on the status and duration of the processing, the nature and objectives of the processing, the type of Personal Data, categorisation of data subjects and our obligations and rights as data controller, as well as the duties of the data processor in relation to performing the task. The requirements are specifically described in Article 28(3)(a) to (h) of the GDPR.

## 7.6 Transfer of Personal Data to third countries

7.6.1 NPV's processing of Personal Data will predominantly take place within the EU.

7.6.2 If it is necessary to transfer Personal Data to a third country or international organisation located outside the EU/EEA, we will ensure prior to the transfer of Personal Data to the third country or international organization that the transfer of Personal Data is carried out in a manner that constitutes sufficient guarantee that the Personal Data is protected, including in certain cases the use of the EU Commission's standard data protection contract provisions. We will, prior to any such transfer, assess if the Personal Data is granted a level of protection essentially equivalent to that guaranteed by the GDPR and the EU Charter of Fundamental Rights (CFR) – if necessary with additional measures to compensate for lack of protection in third country legal systems.

## 7.7 Data processors

7.7.1 In some cases, we use external companies to carry out the technical operation of NPV's IT systems, etc. In some cases, these companies act as data processor for NPV.

7.7.2 The data processor acts solely on our instructions and the data processor has taken the necessary technical and organisational security measures against the accidental or unlawful destruction, loss or deterioration of Personal Data and against the disclosure of unauthorised persons, misrepresentations or

otherwise being processed in breach of the Law on the Processing of Personal Information.

7.7.3 In certain cases, our data processors use other data processors to process Personal Data for which NPV is the data controller. Other data processors may be established inside and outside the EU/EEA.

## 7.8 Other disclosure of Personal Data

7.8.1 Personal Data may also be disclosed to:

- Real estate agents with whom NPV cooperates
- Contractors (in connection with options and repair of any defects in our homes)
- Electricity supply companies (when registering electricity for a new address in connection with a sale of a property)
- Administrator of associations and leases
- Parking company (in connection with the lease of parking lots)
- Board of owners' and landowners' association
- Suppliers related to options, e.g., kitchen and bath suppliers
- Public authorities (e.g., tax authorities, educational institutions)
- Insurance companies
- Banks and credit institutions
- External advisors such as accountants and/or external law firms (who are bound by legal confidentiality)
- Suppliers other than data processors – here we assess on a case-by-case basis whether it is appropriate to obtain a non-disclosure agreement from the supplier

## 7.9 Profiling

7.9.1 We do not use your Personal Data for profiling.

## **8 Security measures**

8.1 We have taken the necessary technical and organizational security measures to protect your Personal Data from accidental or unlawful destruction, loss or change and from unauthorized public disclosure, misuse or other conduct in violation of applicable law.

8.2 Access to Personal Data is limited to persons who have a need for access to Personal Data. Employees who process Personal Data are instructed and trained to know what to do with Personal Data and how to protect Personal Data.

8.3 Documents are stored electronically. When documents containing sensitive personal Data are thrown out, shredding or other measures are used to prevent unauthorised persons from accessing Personal Data.

8.4 Passwords are used to access computers and other electronic devices with Personal Data. Only the persons who need access will have a code and then only for the systems that they need to use. Persons with access codes must not pass the code to others or leave it for others to see. For remote access to computers, two-factor authentication is used.

8.5 If Personal Data is stored on a USB-stick, the Personal Data must be protected. For example, on a USB-stick with a password and encryption. Otherwise, the USB-stick must be stored in a locked drawer or cabinet. The same applies when storing Personal Data on other portable data media.

8.6 Computers connected to the Internet have an updated firewall and virus control installed.

8.7 We store and process Personal Data on IT systems with controlled and restricted access. The systems are hosted on servers in secured premises.

8.8 All data transferred between user (browser and web app) and server(s) are encrypted using the HTTPS protocol.

- 8.9 If sensitive Personal Data or CPR number is sent by email over the Internet, such emails must be encrypted. If you send Personal Data to us by email, please be aware that this is not secure if your emails are not encrypted. We advise you to not send us confidential or sensitive Personal Data by e-mail unless this has been specifically agreed in advance so that we can ensure the necessary level of security.
- 8.10 In connection with the repair and service of data equipment containing Personal Data and when data media is to be sold or discarded, we take the necessary measures to ensure that the Personal Data cannot come to the attention of unauthorised persons. For example, by using a non-disclosure agreement.
- 8.11 When using an external data processor to process Personal Data, a written agreement is signed between us and the data processor. This applies, for example, when an external document is used or if cloud systems are used in the processing of Personal Data - including communication with the home buyer.
- 8.12 Backup
- 8.12.1 NPV takes backup of all data bases and files on shared drives.
- 8.12.2 Backup data and files are overwritten on an ongoing basis.

## **9 Retention periods and deletion**

- 9.1 Deletion - When
- 9.1.1 We will not keep your Personal Data for longer than is necessary to fulfil the purposes for which we collected the data or for as long as it is required in order for us to comply with our legal obligations to you or similarly safeguard our rights.
- 9.1.2 For job applications, we delete your Personal data 6 months after the final rejection of the specific job application (read more in our information on the processing of Personal data for applicants here: [www.npv.as/persondatapolitik-for-jobansoegere/](http://www.npv.as/persondatapolitik-for-jobansoegere/))
- 9.1.3 When you join the waiting list for a project and receive project material, we delete your Personal Data when the project is sold out (unless you have bought or rented a property, in which case the following applies).

- 9.1.4 When purchasing a residential project property your Personal Data will be deleted 10 years after you take possession of the property for the purpose of any legal claims/disputes.
- 9.1.5 When renting a residential or commercial lease, mooring or parking lot, your Personal Data will be deleted 3 years, including the current year, after the end of the lease for the purpose of any legal claims/disputes, unless legal proceedings have been instituted or the limitation period has otherwise been interrupted before the expiry of this period. In the latter case, the Personal Data will only be deleted once any legal proceedings have been finalised.
- 9.1.6 The accounting rules mean that Personal Data linked to a payment must be kept for 5 years in addition to the current calendar year after the end of the financial year. This may be relevant, for example, in relation to the refund of a deposit.
- 9.1.7 If Personal Data is obtained based on your consent we will in principle, delete the Personal Data obtained based on consent immediately after you withdraw your consent. However, with regard to marketing, we are obliged to keep the documentation, stating that we lawfully asked for your consent, for 2 years from the latest marketing material sent to you. This also applies to newsletters you have been signed up for.
- 9.2 Deletion - How
- 9.2.1 Deletion of Personal Data means that Personal Data is irrevocably removed from all storage media on which it has been stored and that Personal Data cannot be restored in any way.
- 9.2.2 Alternatively, Personal Data can be completely anonymised with the effect that it can no longer be assigned to a person. In that case, the regulation of Personal Data does not apply at all and complete anonymisation is, therefore, an alternative to deletion.
- 9.3 Anonymised data for statistical purposes
- 9.3.1 NPV may use the anonymisation of data from home buyers for statistical and research purposes, as well as to improve systems, processes, and products. This means that results cannot be used to identify specific individuals. Thus, irrevocable anonymization is carried out so that the data subject can no longer be identified.

## **10 Processing of Personal Data of Website Visitors and "Cookies"**

10.1 If you visit our website [www.npv.as/en/](http://www.npv.as/en/) or the website of the relevant project company, we will process Personal Data about you, including through the use of so-called "cookies" placed on the website. You can read more about this in our Cookie Policy, which is available on our website here: [www.npv.as/en/cookie-policy/](http://www.npv.as/en/cookie-policy/) or the website of the relevant project company. Certain websites only set necessary session cookies, so a cookie policy has not been drawn up for these websites.

## **11 Changes to this Privacy Policy**

11.1 NPV may change this Privacy Policy at any time and without notice and with future effect. In the event of such changes, our users are informed on [www.npv.as](http://www.npv.as). Our new privacy policy will then apply to our processing of Personal data.

## **12 Contact information**

12.1 If you have any questions about this Privacy Policy, our processing of Personal Data, rectification or your relationship with us in any other way, you may contact us at the following email address: [gdpr@npv.as](mailto:gdpr@npv.as) or via our website [www.npv.as/en/](http://www.npv.as/en/)

## **13 Data Protection Agency**

13.1 You can complain to the Danish Data Protection Agency (in Danish: "Datatilsynet") regarding NPV's processing of your Personal Data:

Datatilsynet  
Carl Jacobsens Vej 35  
DK-2500 Valby

Tel: +45 3319 3200  
E-mail: [dt@datatilsynet.dk](mailto:dt@datatilsynet.dk)  
[www.datatilsynet.dk](http://www.datatilsynet.dk)