



Dear client



About Us



A rapidly evolving world offers huge opportunities for today's wealth creators. But it also poses significant challenges: economic uncertainty, increasing taxation and regulation, erosion of the right to privacy and public pressure, dynamic complexity of banking services.

In this environment, never has there been a greater need for banking and tax planning for your business, protect wealth and manage family succession to ensure a lasting legacy.

We are an international business, with a presence in 5 jurisdictions around the world.

Our services have always been developed in response to client needs because we believe we can learn more from listening to clients than imitating competitors. Today, the collective wisdom of our relationships continues to define our approach and our beliefs.

BARCELONA, 1.01.2024





Privacy Policy

LADUCHI CONSULT Privacy Policy guarantees the personal data security and the security in the implementation of commercial relationships and users' confidentiality accessing our services. In this section you will receive detailed information on how we handle the personal data provided by users who use our web site and the mobile platforms that are available.

Personal data definition

Personal data is information about a person that you provide to another person, physical or legal, in order to identify yourself and be able to offer the requested services. The data will be strictly necessary for the achievement of their purposes, which will be detailed in the section *«Processing and purpose of the collected data»*. In our case, we request your name, surname, identification number, telephone number, as well as email and postal address.

Responsible for your personal data treatment

LADUCHI CONSULT, provided with **NIF/CIF B- 67056861**, with registered office at **Calle de Muntaner, 292 (office 4:1), Barcelona (08021)** and registered in the Barcelona's Mercantile Registry at Volume: 46070, Folio: 136, sheet number: 508520, Registration: 1 Registration date: 08/21/2017, and e-mail **office@laduchi.com**, is in charge of managing personal data and protecting them. Likewise, it is reported that when a person fills out any of the forms with the personal data requested and accepts their submission, they expressly authorize **LADUCHI CONSULT** to process or incorporate in their property automated file the personal data provided in the aforementioned form, as well as all the data generated in relation to your participation or use of the different services offered on the web site and/or mobile App.

Who will this Policy apply to?

LADUCHI CONSULT website use, as well as its mobile App, **is not directed at minors under 16** and, therefore, they must refrain from providing any personal information. In this sense, LADUCHI CONSULT recommends its website and App use to customers over 18 years old. **For that purpose, LADUCHI CONSULT reserves the right to check at any time our user's website and App age.**



Processing and purpose of the collected data

By using our website, as well as our mobile App, we guarantee full law compliance when handling your personal information; your personal data will be processed in accordance with the rules and regulations for confidentiality relationships. By this way, personal data will be processed in a lawful, loyal, and transparent manner in relation to the interested party, and will be collected for the specific, explicit and legitimate purposes detailed below:

- **Manage registration and access application services.** To access full functionality, the user must register and provide certain personal data.
- **Competent and timely services provision to users.** For this reason, the customer's contact information is collected, which is later used as a channel through which they can be notified about the paid content.
- **Know our downloaded App origin,** conducting our treatment in attention to our legitimate interest for the commercial offer's improvement.
- **To ensure our services and products' proper use,** preventing illegal or contrary uses to our policy and values, and may even terminate you as a registered user. The legitimizing basis of this treatment is the fulfillment by LADUCHI CONSULT of certain legal obligations, as well as the legitimate interest to protect our services and products.
- **Manage complaints and inquiries about products and/or services purchased** through our website and/or our App, according to LADUCHI CONSULT legal obligation and consumer protection regulations.

All customers will receive information that will specify in which fields the personal data is not required, but this can be an obstacle for LADUCHI CONSULT by providing the services related to such data to the user. Using this option frees us from the responsibility related to not providing certain types of services.

The user must not provide false information and must update it periodically. **LADUCHI CONSULT will have the right to restrict the services' provision to the user who provides false personal details.**



There are certain purposes for which we will collect your consent. Below, we detail the permissions that will be requested during your App installation and each one purposes:

- **Location:** User permission will be required to access your location while browsing our website or using our App to show you the closest services, as well as the distance between the service requester and the professional's job site. We will carry out said treatment only if you give us your consent.
- **Contacts:** When the customer requests it, they can save the contact person data that provides the service.
- **SMS:** You must accept the SMS with the OTP to be able to use LADUCHI CONSULT services.
- **Telephone:** The user's permission will be required to make calls from the App.
- **Photo:** User permission will be required to access multimedia files (photos and videos), as well as the device's camera. This permission empowers the (professional) user to select the main profile image, share images in the chat and send them along with the request.
- **Advertising:** The user's permission will be required to provide information about new products and/or news from LADUCHI CONSULT, as well as from third-party companies, as established below:
 - a. Send you, by any means, including electronic, commercial communications in relation to the products and services offered by LADUCHI CONSULT, communications that may be addressed in response to your consumption habits, navigation or use of our website and/or our App. LADUCHI CONSULT will carry out said treatment in attention to the relationship maintained with you, taking into account the aforementioned communications will always be about our products and services.
 - b. If you have given us your express consent for this purpose, we will communicate your data to third-party companies outside LADUCHI CONSULT, in order to show you advertising tailored to your preferences for consumption and navigation of both your own products and services, as well as those of third parties. Such treatment will only take place if you give us your consent to do so.
- **Storage:** You can save multiple files as well as temporary files (cache).

Legal compliance with your data processing

Legal compliance with your personal information processing is determined by the answer to the questions provided, as well as the registration procedure through the web site or the App.

Personal data retention period

Your personal data will be kept so that you can use the LADUCHI CONSULT services continuously and for the time necessary to fulfill the purposes described in this «Privacy Policy», as well as to comply with legal obligations in terms of financial transactions.



Such data will no longer be kept at the time you wish to unsubscribe from the website or App, in compliance with the current legal terms.

Personal data transfer to third parties

During registration, login and any other transaction made through LADUCHI CONSULT, your personal data may not be transferred or disclosed to third parties without your consent.

By doing so, when the customer decides to contract the services of a provider, the essential data for the service performance will be shared with him, previous consent of the customer, the service provider being obliged not to use this information for other purposes than those contracted, they must also treat personal information in accordance with this «Privacy Policy» and the applicable legislation on data protection.

Data protection rights

You can exercise your rights of access, rectification, deletion, opposition, limitation to the treatment and portability of your data, as well as the revocation at any time of the consents, provided before LADUCHI CONSULT.

Understanding in this area the right of access such as the right to contact the data controller (by communicating with LADUCHI CONSULT through the email we provide) to find out whether they are processing your personal data. In the case that this treatment is being carried out, you can know the purpose, besides obtaining a copy of your personal data, among other things.

The right of rectification is the right you have to modify the data that is incomplete or inaccurate.

The right of erasure is the right that you have to delete the data that is inadequate or excessive, the person in charge of keeping the necessary identification of the affected party data in order to prevent future treatments for direct marketing purposes.

The right of opposition is the power to request that the processing of your personal data or the cessation thereof is not carried out. On the other hand, **the right of limitation to treatment** enables you to request the limitation of your personal data treatment.

The right to portability gives you the possibility of requesting the data controller to transmit your data to another data controller or to the interested party, using a structured format that is commonly used, when the treatment is carried out by automated means.

For your convenience, and notwithstanding that you must comply with certain formal requirements established by the GDPR, LADUCHI CONSULT offers you the possibility of exercising the aforementioned rights through email: office@laduchi.com.