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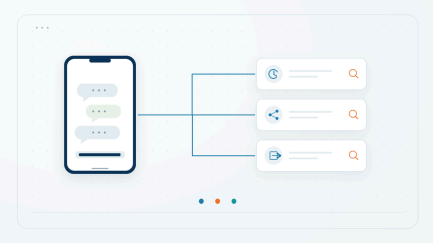
Who do you trust?

A familiar voice, a private conversation, a spectacular discount. Three moments when taking time to check can change your decision.

Christophe Boeraeve



You recognise the voice. Can you still trust it?



Is your conversation with AI really private?



50% off… compared with which price?

https://law-right-newsletter.netlify.app/en/012/

The articles

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You recognise the voice. Can you still trust it?

Your phone vibrates. A voice message, just a few seconds long: “I’m in trouble. You need to help me right now.” You recognise your daughter’s voice. The next message gives you a bank account number.

This scene is fictional. It describes a real tactic: using a familiar voice to get you to send money before you have had a chance to check the request. Belgium’s Federal Police issued a warning about voice imitations on 17 February 2026. The trap relies on our wish to help, and on denying us time to think.

The question to ask before making the transfer

You might listen for an odd breath, a flat intonation or an awkwardly joined syllable. Those anomalies deserve your attention, but a voice that sounds natural does not prove who is speaking. A poor connection can distort a genuine message, too. Basing your payment on that quick check by ear would be risky.

Ask a more useful question: how can I reach this person through a channel I knew before this message arrived?

Hang up, then dial their usual number from your contacts. Avoid the number or link the message has just supplied. If you cannot reach them, try another trusted contact. If you think someone is in immediate danger, contact the emergency services through their official channel. An alarming voice calls for a check and, if needed, help; it does not make the bank account genuine.

Agree as a family that it is always acceptable to check. “I’ll call you back on your usual number” should be something you can say without embarrassment. An agreed phrase can add another precaution. Do not choose it from publicly available information, and do not treat it as foolproof protection.

At work, protect the person who slows things down

The same scenario can use a senior manager’s voice: an urgent payment, a confidential transaction, an instruction to tell no one. Here, too, what matters is being able to check the request before carrying it out.

A team can agree in advance that any change of bank account or unusual payment will be confirmed through a known channel and, depending on the risk, by a second person. The rule must also apply when the request seems to come from the boss. If refusing to rush earns someone a reprimand, the procedure will remain fragile.

Fraud does not need a spectacular voice imitation, either. In a warning dated 22 October 2026, the Federal Police point out that an invoice can look familiar even though the bank account number has been changed. A persuasive conversation and a credible document can reinforce each other. Neither removes the need for the agreed check.

If you have already paid

Contact your bank immediately using its official contact details. Explain what happened and ask which transactions can still be stopped or what recovery steps may be possible. The outcome depends on the circumstances; no one can promise you a refund here.

Keep the messages, the voice file you received, the numbers, times, payment details and transaction references. Do not simply delete the conversation because you feel ashamed. Lodge a complaint with the police. For consumer fraud, SPF Économie distinguishes this step from a report to the Economic Inspectorate through ConsumerConnect; reporting through that service does not replace a police complaint. Suspicious emails, text messages and website addresses can also be sent to suspect@safeonweb.be.

Warn relatives or colleagues if their identity could be used again. Avoid publicly sharing the message with the impersonated person's details, though.

You can raise this with your family tonight: **"I want to help. I'll call you back on the number I know."** This precaution will be easier to accept if everyone knows in advance why you take it.

Sources and reference points

Police fédérale, "Deepfakes vocaux : attention aux logiciels d'IA qui imitent les voix de vos proches", 17 February 2026. Warning and advice to call back on the usual number; neither the cited survey figures nor the minimum time needed to clone a voice is reproduced here.

Police fédérale, "Votre facture est correcte, mais en est-il de même du numéro de compte ?", 22 October 2026. The verification advice is retained, without reproducing the page's general technical explanations about email.

SPF Économie, "Victime d'une arnaque ? Que faire ?", updated 13 March 2026. The bank, police complaint, ConsumerConnect and Safeonweb.

Sources consulted on 11 November 2026. Prevention advice; the opening scene is fictional and does not describe any matter handled by the firm.



A familiar voice, followed by an independent call back. Original graphic animation. · https://law-right-newsletter.netlify.app/en/012/#article-1

Is your conversation with AI really private?

It is late. You tell an assistant something you have not yet told the people close to you: a conflict, a separation, a worry about your child. The reply is calm and uses your first name. You carry on.

This is an imagined situation. It raises a very practical question: do you know what the service keeps from this exchange, and for what purposes? The tone of a reply tells you nothing about where your data goes. To decide what to share, you need to look at the account you are using, its settings and the features you have enabled.

Four things to keep separate

History lets you find a conversation again. **Memory or personalisation** may reuse certain information in another reply. **Model improvement** is a different use of the data. **Retention** determines how long information stays in the systems, including to provide the service or keep it secure.

A button may affect one of these functions without affecting the other three. Closing a window, archiving a conversation or switching off memory will therefore not necessarily do what you want. To remove a conversation that has already been saved, look for the delete function. Changing the settings for future conversations is not enough to delete older ones.

Before sharing something sensitive, open the privacy settings and look for answers to these questions: could this conversation be used to improve the models? Will it appear in my history? What information will be remembered? What does the policy say about retention and possible access?

What three services say

The official documents consulted on 11 November 2026 provide useful examples. Check them against the particular service and plan you use:

ChatGPT lets you switch off model improvement while keeping your history. Chats kept in temporary mode are not used for this improvement; a copy may be retained for up to thirty days for safety purposes. Personal accounts and business or educational workspaces do not all follow the same rules.

Claude says that incognito chats are not used for training and are not saved in your history. Retention is thirty days by default; some enterprise settings may provide for longer periods.

Gemini distinguishes saved activity from temporary conversations, among other things. For temporary conversations and chats with activity switched off, its documentation specifies a seventy-two-hour retention period linked to your account. It explains safety-related uses and the possibility of human review.

If you submit feedback, it and any associated conversations that are reviewed may be kept for up to three years, without being linked to your account.

These modes reduce certain uses. They do not justify a promise that no data will be retained or that no authorised person will ever be able to access it. A paid subscription alone does not give you the answer: check the product and account type.

You can ask for help with fewer details

To help you draft a message after an argument, does the assistant need the school's name, your child's address, a whole screenshot and the other parent's contact details? You can start with a general description, remove unnecessary details and add only what actually changes the answer.

Replacing a name with an initial is not always enough: a place, a date, an unusual occupation or a specific event can make someone identifiable. An attachment may also contain more information than the passage you are interested in. Use a cleaned-up extract where that is enough and you have the right to share it.

Pay particular attention to sharing links, connected apps and actions you ask the assistant to take. A connected app may receive information from your conversation. If you also ask the assistant to act, check the content and destination of anything it will send before confirming.

A setting worth checking tonight

Choose an assistant you already use and spend two minutes looking through its settings. Check any sharing links you have created, too. You can then decide whether to use a temporary mode, change certain uses of your data, share fewer details or speak to someone bound by a duty of confidentiality appropriate to your situation.

Other people's privacy is at stake, too. A personal conversation often tells the story of their lives, and they did not choose to be part of it. Before clicking Send, one last question helps you decide what to include: **"What does this tool actually need to help me?"**

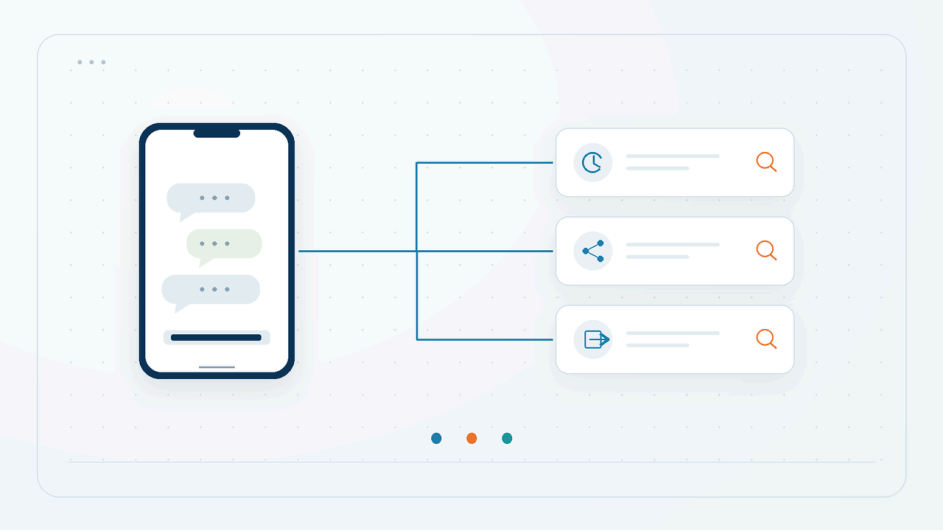
Sources and reference points

OpenAI, "Data controls in ChatGPT", sections on history, temporary chats, memory and managed workspaces.

Claude Help Center, "Use incognito chats", retention, training and the particular features of enterprise plans.

Google, "Gemini Apps Privacy Hub", hub updated on 26 October 2026; sections on activity, retention, temporary chats and human review.

Sources consulted on 11 November 2026. Features and policies change; the information above concerns the documents consulted, not an audit of your account. The opening scene is fictional.



History, memory, improvement and retention: four separate settings. Original graphic animation. · https://law-right-newsletter.netlify.app/en/012/#article-2

50% off… compared with which price?

The percentage catches your eye. The price it is based on deserves just as much attention. As Black Friday approaches, checking it may change the advertised saving without changing by a cent the amount that will leave your account.

Headphones at half price

Take a **constructed example, with no real retailer**. A pair of headphones has a label: old price, 100 euros; new price, 50 euros; discount, 50%. The calculation seems obvious. Except that ten days earlier, the same seller was already offering these headphones for 80 euros in the same shop. Suppose this was the lowest price in the thirty days before the promotion.

For a standard advertised price reduction on goods in Belgium, the reference must be that price of 80 euros. The reduction to 50 euros is therefore 30 euros, or **37.5%**. To offer a genuine 50% reduction against that reference, the headphones would need to cost 40 euros.

The rule is about more than the figures on display. In its *Aldi Süd* judgment of 26 September 2024, the Court of Justice of the European Union confirms that an announced price reduction must be calculated from the required prior price. Adding that price in small print while calculating the large percentage against a different figure does not solve the problem.

Thirty days of history matter

The reference price is, in principle, the lowest price charged by the seller during the thirty days before the reduction. A one-day promotion can therefore count. The reference is also determined by shop and sales channel: a retailer's website and physical shop may have different price histories. The SPF Économie guidelines, version dated 9 February 2026, explain these situations.

Another useful distinction: a manufacturer's "recommended price" is not necessarily a price previously charged by the seller. Any comparison with it must be clearly presented as such, concern a realistic price and not look like a reduction against the retailer's own price. SPF Économie specifically points out that recommended prices must not be crossed out.

None of this stops the headphones at 50 euros from being a good buy. They may even cost less than elsewhere. These are two different questions: whether the advertised discount is accurate, and whether the price offered makes the purchase worthwhile for you.

Not every promotion follows the same calculation

The thirty-day rule concerns announcements of price reductions on movable goods. It should not be extended automatically to every service or commercial offer.

Genuinely conditional offers, such as “buy one, get one free”, follow a different regime. So does a genuinely personal discount, such as a birthday offer. But a promotional code available to everyone does not become personal simply because it arrives in your inbox. In all cases, misleading presentation remains prohibited.

Belgium also provides for adjustments. For goods offered for sale for fewer than thirty days, the reference period is shorter but must cover at least seven days. This requirement concerns announcements of a reduction from the seller’s own previous price. It does not prevent a low price from being offered from the first day. The reference periods of thirty and seven days do not apply to goods that deteriorate or expire rapidly, such as certain fresh foods; an end-of-season jacket is not a perishable item.

Finally, discounts that increase without interruption during one campaign can continue to use its initial reference price, for no more than thirty days of progressive reductions. Moving from Black Friday to Cyber Monday under a new campaign does not give a retailer a free hand to keep an old, high reference price. These exceptions never permit an invented saving.

What you can check now

If you already have a purchase in mind, note its price before the campaign and keep the exact product reference. Compare the total amount, the offer’s conditions and other sellers’ prices. A single screenshot will not necessarily show thirty days of price history; with its date and web address, it is still useful evidence.

If an announcement looks suspicious, ask the seller which reference price was used to calculate the discount. You can also report the situation to ConsumerConnect, attaching photographs or screenshots and the offer’s conditions. Reporting helps with market oversight; ConsumerConnect directs people towards mediation to resolve individual disputes. A countdown does not oblige you to decide before you understand the offer.

The question is short: **which price was used to calculate this saving?** It is worth asking before you click.

Sources and reference points

Court of Justice of the European Union, 26 September 2024, Aldi Süd, C-330/23, ECLI:EU:C:2024:804. Paragraph 29 and the operative part.

Code de droit économique (Belgian Code of Economic Law), Articles VI.18 and VI.19, consolidated Justel version (in French). Previous price, reference periods and progressive reductions.

SPF Économie, Guidelines : annonces de réductions de prix, version dated 9 February 2026 (in French). In particular sections 2, 3, 5, 7 to 9 and 15 to 17.

ConsumerConnect, “Signalez-nous une infraction” (in French). Reporting and the distinction from resolving an individual dispute.

Sources consulted on 11 November 2026. The headphones example is constructed.



Look for the reference behind the percentage. Conceptual illustration, not a real price history. · https://law-right-newsletter.netlify.app/en/012/#article-3

Three habits to keep close at hand

1. An unexpected request for money? Call the person back on a number you knew before the message arrived. In immediate danger, use the emergency services' official channel.
2. Sharing something personal with an assistant? Check history, memory, model improvement and retention separately. Include only necessary details and consider other people's information, too.
3. A discount on goods? Ask for the reference price and compare the total amount. In Belgium, the ordinary rule uses the lowest price in the previous thirty days; exceptions apply.

What would you do? Three situations to discuss

A voice resembling a relative's asks for an urgent transfer. What do you do first?

1. Pay if the intonation sounds natural.
2. Call back on the familiar number you already knew.
3. Ask for a second message in the same conversation and rely on that.

Call back on the familiar number you already knew.

Calling back through a known channel allows an independent check. A familiar-sounding voice or a second message from the same sender is not enough. If someone appears to be in immediate danger, contact the emergency services through their official channel.

You switch off model improvement. What should you still check?

1. Nothing: this automatically erases all older conversations.
2. Only the subscription price.
3. History, memory, retention and the other stated uses.

History, memory, retention and the other stated uses.

One setting does not necessarily control all these functions. Temporary modes also have retention rules and exceptions to check for the particular service and plan you use.

Constructed example: the relevant lowest price was €80. The goods now cost €50. What is the reduction?

1. €30, or 37.5%.
2. €50, or 50%.
3. €30, or 30%.

€30, or 37.5%.

The reduction is 80 − 50 = €30. Dividing 30 by 80 gives 0.375, or 37.5%. This calculation assumes that €80 is the legally relevant reference price in the case described.



Explore Missing You

Some voices make us uneasy. Others keep us company. *Missing You*, the English adaptation of my album *Absences*, explores the bonds that remain when someone is missing from our lives. Milo Sarre and Anouk Revel are the two characters I created to carry these songs. Different arrangements offer different ways into the same world. Media credit: Christophe Boeraeve · Chris Beaurêve. Milo Sarre and Anouk Revel are virtual characters; music, voices and visuals are made with AI. The album website explains the contributions.

https://absences-milo-anouk.netlify.app/en/