

O'Leary Financial Planning Privacy Notice

O'Leary Insurances Life & Pensions (Galway) Ltd T/A O'Leary Financial Planning is an Investment Intermediary & Insurance Broker authorised by & registered with the Central Bank of Ireland.

O'Leary Financial Planning is committed to respecting & protecting your privacy & would like you to feel safe when you give us your personal details. We will always clearly identify ourselves in correspondence & on our website. Our principal business is to provide financial advice & arrange transactions specifically tailored to the requirements of our clients in relation to financial planning, estate planning, life insurance & pensions, business, mortgage & income protection & investments & savings. To provide you with relevant information & respond to your requests we sometimes request that you provide us with information about yourself. We want you to understand why we collect your data, what we do with it, who we share it with, why we share data & our legal obligations.

Privacy Notice

This Privacy Notice together with our Terms of Business explains our information processing practices & your rights regarding your personal information. It applies to personal data we collect from you, that you provide to us & personal information we source from trusted third parties, placing enhanced accountability & transparency obligations on organisations, such as ourselves when using your information. This document is being provided to you in line with our obligations under the General Data Protection Regulation (GDPR), the Data Protection Act 2018 & other relevant Data Protection legislation.

O'Leary Insurances, Life & Pensions (Galway) Ltd T/A Financial Planning is a Data Controller under the GDPR & complies with its obligations pursuant to Data Protection legislation for the collection, use & retention of all personal data. This is not a contractual document, & it does not create any rights or obligations on either party, beyond those which already exist under data protection law.

What information we gather

To provide appropriate advice & perform transactions on your behalf with Product Producers (Insurance/ Investment Companies), we need to collect & store personal data, including sensitive information, if applicable. Your personal information will be used by us to understand your needs & objectives, & to enable us to provide specialist advice to you on the products &/or services available to suit your specific requirements. This information may also be used for the performance, administration & management of contracts with Product Producers to which you are a party including pre-contract & claim stage. We are committed to ensuring that the information we collect, & use is appropriate for this purpose, & does not constitute an invasion of your privacy. In terms of being contacted for marketing purposes, we have a separate marketing consent form with more specific information about our marketing practices.

How we collect your information

To ensure that we have a complete understanding of your insurance needs & your personal circumstances we may obtain your personal information from a number of sources:

- When you request a service or product from us, for example, if you ask us to obtain a quote or conduct a transaction on your behalf.
- We collate information at the initial point of contact with you & if applicable we update this over the course of our business with you.

- When you attend the office of O’Leary Financial Planning or events run by us, you may provide personal information directly, or it may be provided by your colleagues or employer;
- Product Providers
- If we perform services for certain type of clients, for example, a company, we may process personal information which such clients provide to us. This may impact you, for example, you may be a director of a client company, an employee of a client, a member of your employer’s pension scheme or a beneficiary under a trust. Sometimes, such Customers may ask us to contact you directly
- Persons who, on your written authority, may represent you, for example, your Accountant/ Solicitor
- When you use our website; a separate Privacy Notice in respect of information gathered via our website is available at www.olearys.ie;
- If you contact us with a complaint or query;
- When you engage with us over social media;
- If you apply for a position at O’Leary Financial Planning, you may provide personal information directly through an online recruitment portal, careers site or via correspondence, or it may be provided through an agency.

The Type of Information We Collect About You

The Data collected may vary depending on the Product Producer requirements. The types of data collected include but are not limited to:

- name, address, telephone number(s), email address, gender, date of birth, occupation, PPS number (where applicable), photographic identification, nationality
- Your financial details/financial circumstances as necessary i.e., employment, income, assets, liabilities, bank account details (where applicable)
- Your civil status
- Other sensitive information e.g. medical information which you provide to us (where applicable)
- Information about you provided by others e.g. your spouse/partner, professional advisors, etc.
- Information which you have consented to us using
- Other personal information, if applicable e.g. criminal conviction data
- Telephone recordings of conversations &
- Information provided when exercising your rights.

If you are ever concerned about your data someone in O’Leary Financial Planning has requested from you, please do not hesitate to contact our Data Protection Manager, details of which are set out below.

The Legal Basis for Processing your Data

O’Leary Financial Planning will process (collect, use, store & share) the information you provide to us only where it is justified by a legal basis to do so.

In the majority of cases, processing is justified on the basis that:

- the processing is necessary for the performance of a **contract** to which you are a party, or take steps, at your request, to enter into a contract, for example, the provision of an insurance/ investment product/financial service or where we help an employer to fulfill a contractual obligation to you under an employment contract in relation to the delivery of pension entitlements.
- the processing is necessary to comply with our **legal & regulatory obligations**, e.g. under our Central Bank authorisations, interaction with the Data Protection Commission, Financial Services & Pensions Ombudsman, Revenue, Pensions Authority, when conducting Anti-Money Laundering checks, law enforcement agencies.

- the processing is necessary to **protect your “vital interests”** in exceptional circumstances e.g. where we suspect a fraud may be in the course of perpetration.
- the processing is in our **legitimate interests**, which you may object to, such as managing our business, providing service information, conducting marketing activities, training & quality assurance, & strategic planning. This is subject to your interests & fundamental rights.
- the processing is based upon your agreement or explicit **consent** to the using of your data in a specific way. You may withdraw your consent at any time.

How We Use Your Personal Data

The following is a summary of the purposes for which we use personal information:

- Performing services for our Clients. We process personal information which our clients provide to us in order to perform our services. This may affect you, for example, where you are the employee of our client or the member of a client’s pension scheme. Our client is obliged to ensure that you understand that your personal information will be disclosed to O’Leary Financial Planning
- Administering our client engagements. We process personal information about our clients & the individual representatives of our corporate clients to carry out “Know your Client” checks & screening prior to starting a new engagement, carry out client communication, service, billing & administration & deal with client complaints & administer claims
- Contacting & marketing to our clients & prospective clients. We process personal information about our clients & the individual representatives of our corporate clients in order to contact our clients in relation to current, future & proposed engagements, send our clients newsletters & other marketing material; invite our clients to events & to arrange & administer those events;
- Understand & assess clients’ ongoing needs & offer products & services to meet those needs
- Provide information & services as requested by clients & prospective clients
- Determine eligibility & process applications for products & services as requested by clients & prospective clients
- Conduct processing necessary to fulfill other contractual obligations for our clients
- Process & administer encashment/claims & where applicable manage claim disputes
- Send clients important information about our services, changes to our policies, terms & conditions & other administrative functions
- Execute monitoring & training
- Conduct data analysis
- Prevent, detect & investigate crime, including fraud & money laundering & analyse & manage other commercial risks
- Develop new services
- Market products & services - subject to the appropriate consent
- Carry out market research & analysis of our customer base & other individuals whose personal information we collect as explained in this Privacy Notice
- Manage our infrastructure & business operations & comply with internal policies & procedures including those relating to auditing, finance & accounting, billing & collections, IT systems, data & website hosting, data analytics, business continuity, & records, document & print management
- Resolve complaints & handle requests for data access or correction
- Comply with applicable laws & regulatory obligations (including laws outside your country of residence) such as those relating to anti-money laundering & anti-terrorism, comply with legal process, & respond to requests from public & governmental authorities (including those outside your country of residence).

If we wish to use your personal information for a purpose which is not compatible with the purpose for which it was collected for, we will request your consent. In all cases, we balance our legal use of your personal information with your interests, rights & freedoms in accordance with applicable laws &

regulations to make sure your personal information is not subject to unnecessary risk.

Special Categories of Personal Data

If it is deemed necessary to collect any special categories of personal data, such as health details, we will ensure we only process what is necessary & proportionate for the purposes of providing an insurance product or life assurance, an occupational pension, retirement annuity contract or any other pension arrangement.

Retention

How long we retain your personal information depends on the purpose for which it was obtained & its nature. We are committed to ensuring that the information we collect, & use is appropriate for the purpose it was acquired for & does not constitute an invasion of your privacy. We will endeavour to only hold data for as long as is necessary unless otherwise required under applicable law.

Personal data will be processed in accordance with our Retention Schedule. This Retention Schedule is subject to legislation & regulatory rules we must follow, set by authorities such as the Central Bank of Ireland, Office of the Data Protection Commission, Financial Services & Pensions Ombudsman. The timescales may also depend on the type of financial or insurance, investment, or pension product provided to you. Personal data may be held in addition to periods as set down by the aforesaid criteria depending on individual business needs.

Who we Are Sharing Your Data With?

In our capacity as your financial intermediary, the information you supply to us may be shared in confidence with:

- trusted third party service providers appointed by O'Leary Financial Planning to help us to process data, arrange transactions, & oversee our business. Examples include IT service providers who manage our IT office systems & customer relationship management systems
- trusted Product Providers with whom you may wish to enter into a contract with
- any agent authorised by you to act on your behalf
- regulatory bodies

Any third parties that we may share your data with are contractually obliged to keep your details secure, & to use them only to fulfil the service they provide.

Transfer of Information Outside the European Economic Area (EEA)

It is our aim to retain any information which we hold within the EEA. However, given the nature of our business relationships with certain product providers/data processors, such providers/ processors may have legitimate business reasons to transfer information outside the EEA. The product providers/data processors with which we arrange business on your behalf are obliged to comply with the provisions of the GDPR in relation to the transfer of data within or outside the EEA.

Data Security

O'Leary Financial Planning's intent is to strictly protect the security of your personal information. We have appropriate measures in place to protect your data from misuse, loss, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard & secure information we collect

online, including the use of encryption when collecting or transferring sensitive data. Occasions will arise when customer information is passed outside O'Leary Financial Planning to our trusted third-party suppliers, but they will only act upon instruction from the O'Leary Financial Planning in order to perform the services required. They are contractually bound to maintain the confidentiality of personal information & may not use the information for any unauthorised purpose.

Data Subject Rights

O'Leary Financial Planning ensures that we facilitate data subject's rights in line with our data protection policy & the subject access request procedure outlined in that policy. At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

- Right of access: You have the right to request a copy of the information that we hold about you
- Right of rectification: You have a right to correct data that we hold about you that is inaccurate or incomplete
- Right to be forgotten: In certain circumstances you can ask for the data we hold about you to be erased from our records
- Right to restriction of processing: Where certain conditions apply you have a right to restrict the processing of your personal data
- Right of portability: You have the right to have the data we hold about you transferred to another organisation
- Right to object: You have the right to object to certain types of processing such as direct marketing
- Right to object to automated processing, including profiling: You also have the right to be subject to the legal effects of automated processing or profiling
- Right to judicial review: In the event that O'Leary Financial Planning refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined in below.

As we have indicated in the processing of your personal data, should there be a third party involved, all of the above requests will be forwarded to the relevant third party.

Withdrawal of Consent

If we are relying on your consent to process your data, you can withdraw this at any time. This does not affect the lawfulness of processing based on your consent before its withdrawal.

Implications of not Providing Your Data

If you do not provide the relevant information we may not be able to:

- provide the requested products or services to you
- continue to provide &/or renew existing products or services
- assess suitability &
- where relevant, give you a recommendation for a financial product or service which you require.

Up to Date Information

To ensure our records are up to date & accurate or should you wish to amend any personal records, please contact us using the contact information set out below.

Marketing

All marketing material you receive from O’Leary Financial Planning has an Opt-Out facility should you no longer wish to receive direct marketing from us. You can also contact us using the contact information set out below.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by O’Leary Financial Planning or third parties as described above, or how your complaint has been handled, you have the right to lodge a complaint with the Data Protection Manager of O’Leary Financial Planning and/or with the Data Protection Commission. See below.

Responsibilities

The Data Protection Office & O’Leary Financial Planning is responsible for ensuring this Privacy Notice is correct & that mechanisms exist such as having the Privacy Notice on O’Leary Financial Planning’s website to make all data subjects aware of the contents of this Notice prior to O’Leary Financial Planning’s commencing collection of personal data.

Contacting Us

If you have any questions or concerns about our privacy notice or practices, please contact us by email at dataprotectionoffice@olearys.ie

O’Leary Financial Planning may modify or update this privacy notice from time to time at any time without prior notice. You can check the “Last Updated” date below to see when the notice was last changed. We encourage you to check this notice often so that you can continue to be aware of how we are protecting your personal information. Your continued use of the website constitutes your consent to the contents of this privacy notice, as it may be modified from time to time.

The Data Protection Office is the primary point of contact at O’Leary Financial Planning for any queries regarding your personal information & can be contacted by:

Email: dataprotectionoffice@olearys.ie

Address: The Data Protection Office, O’Leary Financial Planning, Liosban Business Park, Tuam Road, Galway H91 AK8V

Tel: 091 778677

Data Protection Commissioner <https://www.dataprotection.ie/en/contact/how-contact-us>

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