

Privacy Notice/Statement

Introduction

SmartChoice Financial Brokers Ltd. is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

It is the intention of this privacy statement to explain to you the information practices of SmartChoice Financial Brokers Ltd. in relation to the information we collect about you.

For the purposes of the GDPR the data controller is:

- SmartChoice Financial Brokers Ltd.
- Unit 14A, Ashleigh Centre, Main Street, Castleknock, Dublin 15.
- When we refer to 'we' it is SmartChoice Financial Brokers Ltd.

Please read this Statement carefully as this sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.

Who are we?

- SmartChoice Financial Brokers Ltd. are a financial brokerage that deal with financial advice for Life Assurance, Pensions, Investments, Health Insurance, Mortgages, Debt Management and Financial Planning. SmartChoice Financial Brokers Ltd. is regulated by the Central Bank of Ireland.

Our Data Protection Officer / GDPR Owner and data protection representatives can be contacted directly here:

- SmartChoice Financial Brokers Ltd.
- info@smartchoice.ie
- (01) 8200123

Purpose for processing your data

Why we are processing your data? Our legal basis.

In order for us to provide you with any of our services (Life Assurance, Pension, Investment, Health Insurance, Mortgage, Debt Management, Financial Planning), SmartChoice Financial Brokers Ltd. need to collect personal data in order to make appropriate recommendations on your behalf and to enable us to set up any recommendations, if applicable, that you wish to avail of. Our reason (lawful reason) for processing your data under the GDPR is:

- **Legal basis** – SmartChoice Financial Brokers Ltd. needs to process your data as this is necessary in relation to a contract of insurance to which the individual has entered into or because the individual has asked for something to be done so they can enter into a contract.

In any event, SmartChoice Financial Brokers Ltd. are committed to ensuring that the information we collect and use is appropriate for this purpose and does not constitute an invasion of your privacy.

How will SmartChoice Financial Brokers Ltd. use the personal data it collects about me?

SmartChoice Financial Brokers Ltd. will process (collect, store and use) the information you provide in a manner compatible with the EU's General Data Protection Regulation (GDPR). We will endeavor to keep your information accurate and up to date, and not keep it for longer than is necessary.

Special Categories of personal data

If we collect any special categories of personal data (e.g. health, religious beliefs, racial, ethnic origin – financial information is not classified as special categories of personal data) – we will ensure the below

- we will obtain your explicit consent

Who are we sharing your data with?

We may pass your personal data on to third-party service providers contracted to SmartChoice Financial Brokers Ltd. in the course of dealing with you. Any third parties that we may share your data with are obliged to keep your details securely, and to use them only to fulfil the service they provide on your behalf. When they no longer need your data to fulfil this service, they will dispose of the details in line with GDPR procedures.

If we wish to pass your sensitive personal data onto a third party we will only do so once we have obtained your explicit consent, unless we are legally required to do otherwise.

If we transfer personal data to a third party or outside the EU we as the data controller will ensure the recipient (processor or another controller) has provided the appropriate safeguards and on condition that enforceable data subject rights and effective legal remedies for you the data subject are available.

Data Subjects Rights:

SmartChoice Financial Brokers Ltd. facilitate you, our clients, rights in line with our data protection policy and the subject access request procedure. This is available on request.

Your rights as a data subject

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 to have a right to restrict the processing.
- **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 Organisation Name refuses your request under rights of access, we will provide you with a reason as to why.

All of the above requests will be forwarded on should there be a third party involved as we have indicated in the processing of your personal data.

Additional information we are providing you with to ensure we are transparent and fair with our processing

Retention of your personal data

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained unless we deem there to be a legitimate reason for holding on to same. SmartChoice Financial Brokers Ltd. will process personal data in accordance with our retention schedule.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by SmartChoice Financial Brokers Ltd. or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and SmartChoice Financial Brokers Ltd.'s data protection representatives Data Protection Officer / GDPR Owner.

Failure to provide further information

If we are collecting your data for a contract and you cannot provide this data the consequences of this could mean the contract cannot be completed or details are incorrect.

Profiling – automatic decision making

SmartChoice Financial Brokers Ltd. use profiling as follows:

- a) Risk profiling.
- b) Establishing affordability and providing quotations for financial services and mortgage products

a) Risk Profiling

To establish a customer's attitude to investment risk (relates to pensions and investments) advisors have automated calculators which calculate the customers attitude to various levels of risk having answered a series of questions.

- b) Establishing affordability and providing quotations for financial services products.

Additional Processing

If we intend to further process your personal data for a purpose other than for which the data was collected, we will provide this information prior to processing this data.

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on (01) 8200123 or email info@smartchoice.ie

Privacy policy statement changes

SmartChoice Financial Brokers Ltd. may change this privacy policy from time to time. When such a change is made, we will post a revised version online. Changes will be effective from the point at which they are posted. It is your responsibility to review this privacy policy periodically so you're aware of any changes. By using our services you agree to this privacy policy.

This privacy policy was last reviewed in May 2018.