

# Privacy Notice

Moneysave is committed to protecting and respecting your privacy.

It is the intention of this privacy statement to explain to you the information practices of Moneysave in relation to the information we collect about you and other users.

For the purposes of the GDPR the data controller is:

- Moneysave
- James Durkan

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?

Jd Moneysave Ltd is an Insurance brokerage and specialize in giving financial advice in many areas. Life Insurance, Pensions, Investments, health and Mortgages would be the main areas that we cover.

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

- James Durkan
- james@moneysave.ie
- 0879508795

## Purpose for processing your data

The purpose of processing your data is to try and get you the best possible outcome when applying to the insurance companies to try and get you cover. The purpose of

gathering data for pensions and investments is make sure that your pension and investment are fitted into the right risk profile for a customer. We would also hold your data to be able to make contact with you to let you know about all the services that we provide and to let you know any discounts are available at any given time.

## **Why do Moneysave need to collect and store personal data?**

In order for us to provide you with advice on financial products, we need to collect personal data for the purpose of recommending financial products. In any event, we 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.

In terms of being contacted for marketing purposes Moneysave would contact you for additional consent.

## **How will Moneysave use the personal data it collects about me?**

Moneysave 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 endeavour to keep your information accurate and up to date, and not keep it for longer than is necessary.

Moneysave is required to retain information in accordance with the law, such as information needed for income tax and audit purposes. How long certain kinds of personal data should be kept may also be governed by specific business-sector requirements and agreed practices. Personal data may be held in addition to these periods depending on individual business needs.

## **Under what circumstances will Moneysave contact me?**

Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. Moreover, the information you provide will be subject to rigorous measures and procedures to minimise the risk of unauthorised access or disclosure.

## Why we are processing your data? Our legal basis.

To use your information lawfully, we rely on one or more of the following legal bases:

- your consent;
- performance of a contract;
- legal obligation (e.g. "Minimum Competency Code", "Fitness & Probity", TCA 1997);
- protecting the vital interests of you or others;
- public interest; and
- our legitimate interests or the legitimate interests of a third party (e.g. your employer).

Our lawful reason is contractual

## 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.

Subject to suitable and specific measures being taken to safeguard the fundamental rights and freedoms of data subjects, the processing of data concerning health shall be lawful where the processing is necessary and proportionate for the purposes of the following:

- (a) a policy of insurance or life assurance,
- (b) a policy of health insurance or health-related insurance,
- (c) an occupational pension, a retirement annuity contract or any other pension arrangement, or
- (d) the mortgaging of property

## Who are we sharing your data with?

We would be sharing your data with the various insurance companies, investment companies and lenders with whom we hold an agency with, details of which are available on request.

We may pass your personal data on to third-party service providers contracted Moneysave 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 fulfill 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 Moneysave`s procedures. If we wish to pass your sensitive personal data onto a third party we will only do so once we have obtained your 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:

We at Moneysave facilitate the data subject`s rights in line with the 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 Moneysave
- **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 Moneysave 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 clause 3.6 below.

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. Moneysave will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body (Central Bank, Revenue ) and our internal governance.

### **Withdraw 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.

### **Complaints**

In the event that you wish to make a complaint about how your personal data is being processed by Moneysave (or third parties as described in 3.4 above), or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and Moneysave`s data protection representatives Data Protection Officer / GDPR Owner

You may also contact the [Data Protection Commission in Ireland to lodge a complaint \(details below\)](#).

Data Protection Commission  
Canal House,  
Station Road,

Portarlinton,  
Co. Laois, R32 AP23  
Phone: + 353 57 868 4800 / + 353 761 104 800  
Fax: + 353 57 868 4757

## **Failure to provide further information if need see Art 12(e)**

If we are collecting your data for a statutory requirement (payroll) or to fulfill a contract (life policy or motor insurance policy) 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**

If we make any automatic decision making will be tell the client in advance.

## **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.

## **If we have received your personal data from another source:**

Moneysave is committed to protecting and respecting your privacy.

It is the intention of this privacy statement (“Privacy Statement”) to explain to you the information practices of Moneysave in relation to the information we collect about you and other users.

We want to share any other information required to demonstrate that the processing is fair and transparent.

The Categories of personal data we have collected are:

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Who we are sharing this data with

- 

**If we have received your personal data from another source we will endeavour to share with you:**

- one month of obtaining the personal data, in accordance with the specific circumstances of the processing;
- at the first instance of communicating in circumstances where the personal data is used to communicate with the data subject;
- when personal data is first disclosed in circumstances where the personal data is disclosed to another recipient.

**The above will not apply when:**

- If you already has the information;
- If the provision of the above information proves impossible or would involve an excessive effort
- If obtaining or disclosure of personal data is expressly identified by Member State law; or
- If personal data must remain confidential subject to an obligation of professional secrecy regulated by Member State law, including a statutory obligation of secrecy.

## **Responsibilities**

The Data Protection Officer/GDPR Owner is responsible for ensuring that the privacy notice(s) is correct and that mechanisms exist such as having the Privacy Notice(s) on Moneysave`s website to make all data subjects aware of the contents of this notice prior Moneysave commencing collection of their data.

All staff that need to collect personal data are required to follow this procedure.

## **Questions Regarding the Privacy Statement and Conditions of Use**

If you have any questions about our Privacy Statement and Conditions of Use, or any concern about privacy at the IAPP or the use of this Site in general, please contact us by e-mail at [james@moneysave.ie](mailto:james@moneysave.ie)

### **Under the EU’s General Data Protection Regulation (GDPR) personal data is defined as:**

“any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person”.





