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Privacy Notice

Moneywise Financial Planning 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.

For the purposes of the GDPR the data controller is Alan Morton. Our contact details are 6A Old Dunleary Road, Dun Laoghaire, Co. Dublin, A96 H5X2. The telephone number is 01 6788011.

When we refer to we/us, we mean Moneywise Financial Planning Ltd.

Please read this Privacy Notice 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?

Moneywise Financial Planning Ltd. is regulated by the Central Bank of Ireland C1883 as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018; as an Investment Intermediary authorised under the Investment Intermediaries Act, 1995 and is a member of Brokers Ireland.

We offer advice on a fair and personal analysis basis in relation to life insurance, savings, investments and pensions.

Our Data Protection Officer can be contacted directly here:

- Alan Morton
- alan@moneywise.ie
- 01 6788011

How do we collect your information and what information do we collect?

The personal information we collect varies depending upon the nature of our services. We will endeavour to provide you with an overview of those categories of personal data our organisation collects and our purpose for using that data.

Our organisation collects personal data in the following ways, if you:

- request a service from us; *such as a pension scheme or an investment or savings product of a life insurance contract*
- engage with us on social media; *Linkedin only*
- contact us with a complaint or query
- apply for a position with us

What information do we collect?

The information we collect about you includes the following:

1.	Contact and Identifying information , e.g., name, address, contact details; email, mobile, landline
2.	<p>Unique identifiers e.g.</p> <ul style="list-style-type: none"> • PPS number – the reason why we collect your PPS number is because it is a requirement for pension and investment contracts • pension scheme reference number- the reason why we collect this is so that we can find the relevant information from the pension provider • insurance policy numbers, the reason why we collect this is so that we can find the relevant information from the relevant provider
3.	Demographic details , age, gender, marital status, lifestyle, and insurance requirements; date of birth, dependents, photo ID, as well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. E.g., your children/spouse
4.	Family and Beneficiary Data , e.g., dependants, next of kin or nominated beneficiaries, Power of Attorney, Enduring Power of Attorney. Details of Solicitor/Tax Advisor/Accountant.
5.	Employment information e.g., role, employment status (such as full/part time, contract), salary information, employment benefits, and employment history; This information is necessary for our Fact Find with our clients.
6.	Publicly available sources: e.g., Information about you in the public domain such as Director information from the Companies Registration Office
7.	Health information such as information about your health status, medical records and medical assessment outcomes; We collect medical information relating to personal habits (e.g., smoking and consumption of alcohol), medical history. We may also process certain special categories of information, for example information

	about your personal characteristics (biometric information) or disability information. This information may be used for life insurance products.
8.	Pensions and Insurance Benefits information such as current benefits, pension entitlement information, date of retirement and any relevant matters impacting your benefits such as voluntary contributions, Pension Adjustment Orders.
9.	Financial details e.g., bank account details, details of your credit history and bankruptcy status, salary, tax code, third-party deductions, bonus payments, benefits and entitlement data, national insurance contributions details.
10.	Claims Data (From you and any relevant third parties).

When our organisation collects sensitive personal data as defined within the GDPR we will ensure that we require this information, and we have your explicit consent and/or authorisation prior to our collection. Please see the further information contained in this Privacy Notice that outlines special categories of personal data.

Information we automatically collect.

We sometimes automatically collect certain types of information when you visit our websites and through e-mails when we communicate with you. Automated technologies may include the use of web server logs to collect IP addresses, "cookies" and web beacons. Other cookies such as functional cookies, marketing cookies and analytical cookies will only be used with your expressed consent. Further information about our use of cookies can be found in our Cookie Notice at the footer of our web page. www.moneywise.ie

How do we use your personal data?

Your Personal Data will be used to enable us to fulfil our contractual obligations in relation to your request for insurance, investment, protection, pension products, independent financial advice, quotes.

1.	Performing services for our clients and prospective clients – when you require insurance/investment products, we use your data to enable us to provide the required product
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2.	<p>Statutory and other regulatory requirements – we are required to carry out various obligations which include:</p> <ul style="list-style-type: none"> • Anti Money Laundering legislation • Knowing your customer “Fact Find” • Adherence to the Consumer Protection Code
3.	Communicate and marketing to you – In writing, by e-mail and phone.
4.	Process claims – Claim form to be completed. Medical information needs to be relevant and not excessive.
5.	To contact you if required or to respond to any communications that you might send to us.
7.	Carry out our obligations arising from any contracts entered between you and us and to provide you with the information, products and services that you request.
9.	Provide professional services, in relation to pensions, savings, investments and life insurance products
10	Handling complaints – A copy of our complaints policy document is available on request
11	To notify you about changes to our service

Legal Basis

We need to ensure that we process your personal data lawfully. We rely on the following legal grounds to collect and use your personal data.

Performance of a contract	When we enter a contract with you, we will collect and use your personal data to enable us to fulfil that service.
Legal obligation	The use of some of your personal data is necessary for us to meet our legal obligations e.g., pension contributions for Revenue Certificates, Regulatory purposes to the Central Bank.
Consent	Sometimes we may rely on consent as a legal basis for processing your information. This is used when we need to assess risk relating to an insurance policy for you. We share this information with other third parties where it is necessary to manage these services provided to you – these services include insurance underwriters, reinsurer and other insurance providers.

	<p>We will also ensure that we use clear and plain language and if you give us your consent you can withdraw this easily at any time.</p> <p>Sometimes if you refuse to provide information that we reasonably require to provide the services, we may be unable to offer you the services and/or we may terminate the services provided with immediate effect.</p>
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If you require further information on any of the above basis for processing your data, we can provide you with further details.

How we share your data

When required, we may make your information available to third parties with whom we have a relationship, where that third party is providing services on our behalf. We will only provide those third parties (data processors) with information that is necessary for them to perform the services. We will take measures to protect your information, such as putting in place Standard Contractual Clauses and confidentiality agreements.

1.	Insurance Partners where we need to manage the services provided to you such as Product Providers and insurance underwriters, reinsurers, You can refer to their privacy statements on their website for more information about their privacy practices. www.moneywise.ie
2.	Legal advisers, loss adjusters, and claims investigators , where necessary to investigate, exercise or defend legal claims, insurance claims or other claims of a similar nature.
3.	Medical professionals , e.g., where you provide health information in connection with a claim against your insurance policy; or when we are providing a quote for insurance.
4.	EU Law enforcement bodies , when required to do so by law and/or regulation, or another legal request.
5.	Public authorities, regulators and government bodies , where necessary for us to comply with our legal and regulatory obligations, or in connection with an investigation of suspected or actual illegal activity;
6.	Third-party processors: We outsource our processing operations to suppliers that process personal information on our behalf. Examples include IT service providers who manage our IT and back-office systems and telecommunications networks, and accounting and payroll providers. These processing operations remain under our control and we have data processing agreements in place with all our third party processors to ensure all processing is carried out in accordance with our security standards and the GDPR.

7.	Internal and external auditors where necessary for the conduct of company audits or to investigate a complaint or security threat.
8.	On the sale or reorganisation of our business whether by asset or share disposal or other transaction relating to our business.

Transferring personal data outside of Ireland

Where we transfer personal data to a country outside of the EEA (referred to in the GDPR as ‘third country,’) we will ensure it is done lawfully, i.e. there is an appropriate “level of protection for the fundamental rights of the data subjects”. We will therefore ensure that either the EU Commission has granted an adequacy decision in respect of the third country, or appropriate specified safeguards have been put in place, (e.g., Binding Corporate Rules (BCRs) or Standard Contractual Clauses (SCCs)).

We share data with some pension providers located in the UK. The EU Commission adopted adequacy decisions for transfers of personal data to the UK. This means that the EU accepts that the UK data protection regime is substantially equivalent to the EU regime and allows personal data to be transferred freely from the EEA to the UK. Therefore, the UK is not deemed a third country.

Security

The security of your personal data is important to us, we have implemented appropriate technical and organisational measures to ensure a level of security appropriate to the risk. We have processes in place to protect your personal data from loss, unauthorised access, misuse, alteration and destruction.

Retention

Moneywise Financial Planning Ltd. will not keep personal data in a form that permits identification of data subjects for a longer period than is necessary.

Moneywise Financial Planning Ltd. may store data for longer periods if the personal data will be processed solely for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes, subject to the implementation of appropriate technical and organisational measures to safeguard the rights and freedoms of the data subject.

Personal data will be disposed of securely.

For insurance brokers only; liability insurance

If you hold insurance against a liability that may be incurred by you against a third party, where for whatever reason you cannot be found or you become insolvent, or the court finds it just and equitable to so order, then your rights under the contract will be transferred to and vest in the third

party even though they are not a party to the contract of insurance. The third party has a right to recover from the insurer the amount of any loss suffered by them. Where the third party reasonably believes that you as policyholder have incurred a liability the third party will be entitled to seek and obtain information from the insurer or from any other person, who is able to provide it including Moneywise Financial Planning Ltd. concerning:

- the existence of the insurance contract,
- who the insurer is,
- the terms of the contract, and
- whether the insurer has informed the insured person that the insurer intends to refuse liability under the contract.

Data Subjects Rights:

Moneywise Financial Planning Ltd. will facilitate your 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. (The erasure of such data will be dependent on our other legal obligations, and whether the data is subject of legal privilege).
- **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.**
- **Right to make a complaint:** if we refuse your request under rights of access, we will provide you with a reason as to why.

All 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.

Complaints

If you wish to make a complaint about how your personal data is being processed by Moneywise Financial Planning Ltd. or how your complaint has been handled, you have the right to lodge a complaint with our Data Protection Officer.

You may also lodge a complaint with the Data Protection Commission (DPC) in Ireland, whose details are:

Data Protection Commission
21 Fitzwilliam Square South,
Dublin 2.
D02RD28
Web: www.dataprotection.ie
Email: info@dataprotection.ie

See website for updated contact details to reach the appropriate section within the DPC.

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.

When you fail to provide us with information we require to fulfil our obligations to you, we may be unable to offer our services to you.

Profiling – automatic decision making.

An automated decision is when we input your personal data into a computer programme and this programme analyses your personal data to provide us with a result. There is no human involvement in the decision making. An example of this is investment risk profiling. If a decision is taken by automated means, you have the right to object to this and ask us to reconsider the service you have asked us to provide. Some further examples of automated decisions that we undertake are listed below.

An example:

Financial and mortgage advisors using profiling in their business. The main categories are:

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

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.

Special Categories of personal data

Special categories of data are sensitive in relation to your fundamental rights and freedoms and therefore require specific protection when processed as these could create significant risks to the rights and freedoms of individuals.

If we collect any special categories of personal data, such as health and financial data, we will either obtain your explicit consent or we will adhere to the Data Protection Act 2018. This Act allows us to process special categories of personal data for insurance and pension purposes. We will ensure we have suitable and specific measures in place to safeguard the rights and freedoms of you and the processing of your data. These measures relate to the below:

- a policy of insurance or life assurance,
- an occupational pension, a retirement annuity contract or any other pension arrangement

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on (01) 6788 011 or email info@moneywise.ie

Privacy notice/ statement changes

When we update this Privacy Notice/Statement, we will post a revised version online. Changes will be effective from the point at which they are posted. We would encourage you to review our Privacy Notice so that you are aware of updates.

This privacy policy was last reviewed in September 2024
