

## **Privacy Policy For MyLifeCover.ie**

This is the privacy policy of MyLifeCover.ie, a trading name of MyWealthManagement Limited whose registered office is at 51 South Mall, Cork City Centre, Cork (T12 AVW9) hereinafter referred to as we, us or our in the present Privacy Policy.

The privacy policy sets out how we collect and process your personal data. This privacy policy also provides certain information that is legally required and lists your rights in relation to your personal data.

This privacy policy relates to our personal information that identifies you as a natural person (whether you are an actual or potential customer, an individual who browses our website or an individual outside or organisation with whom we interact). We refer to this information throughout this privacy policy as personal data or personal information and further details of what this includes are set out in this privacy policy below.

The privacy and security of your personal information is very important to us so we want to assure you that your information will be properly managed and protected by us at all times. Please read this privacy policy carefully as it explains how we may collect and use your personal data.

This privacy policy may vary from time to time so please check it regularly. The privacy policy was last updated on 02/03/21.

### **How to contact us - Controller and contact details:**

For the purposes of relevant data protection legislation, we are a Controller of your personal data. As a controller we use the personal data we hold about you in accordance with this privacy policy.

If you need to contact us in connection with the use of your personal data then you may do so using our contact details as set out below.

**Data protection representative:**

Our data protection representative is Joey Sheahan, who you may contact on 021-4277037 or at [info@mymortgages.ie](mailto:info@mymortgages.ie)

**What information we hold about you and where we obtain this from:**

The personal data that we collect about you may include the following information:

- Personal data you provide to us in person via our website or by telephone
- General information about you such as your name, address and contact details
- Personal data you provide if you subscribe to any of our mailing or newsletter services
- Financial details such as your bank account and card details
- Information about your use of our website such as your IP address (which is a unique number identifying your computer), including personal data using cookies

We collect your personal data from you as a controller when you enquire about our services and/or become a client of MyLifeCover.ie. This may also involve the collection of data from or about others with whom you are associated such as your employees or representatives. By giving us information about someone else for the purpose of them utilising our services or becoming a client themselves, you confirm that you have their permission to do so and that you have shared this privacy policy with them.

**How we use your personal data and the lawful basis for doing so where we are relying on a basis other than consent**

We may rely on one or more of the following legal bases when processing your personal data for the following purposes:

- To apply for any insurance contract on your behalf. The processing of your data is necessary in connection with applying for insurance contracts as instructed by you.
- To apply for any mortgage approval on your behalf. The processing of your data is necessary in connection with applying for mortgage approvals as instructed by you

- In the interests of security and to improve our service telephone calls you make to us may be monitored and are recorded. This processing of your personal data is necessary to pursue our legitimate interest in the management and operation of the user group.
- To let you know about important developments and news in relation to The MyLifeCover.ie Group.

Who do we pass your personal data to?

We may need to pass your personal data to other companies that may include:

- Mortgage lenders that we may apply for mortgage contracts and services on your behalf.
- Insurance groups that we may apply for insurance contracts and services on your behalf.
- Firms that provide administration and processing services to us or on our behalf such as IT systems and administration services and other activities set out in this privacy policy.
- Organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies.
- Other organisations where we have a duty to or are permitted to disclose your personal information by law, for example if we received a valid request from the Garda or other third party organisation in the interest of preventing and detecting crime.

#### **Accessing our website and cookies:**

When you visit our website we may collect information from you, such as your email address, IP address and other online identifiers. This helps us to track unique visits and monitor patterns of customer website traffic such as who visits and why they visit. We may use third parties to collate IP addresses to help us understand our internet traffic data and data regarding your browser type and computer. We may also use web usage information to create statistical data regarding the use of our website. We may then use or disclose that statistical data to others for marketing and strategic development purposes, but no individuals will be identified in such statistical data.

We may use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A Pixel tag is an invisible tag placed on certain pages of our website, but not on your computer. Pixel tags usually work together with cookies to help us to give you a more tailored service. We also use cookies and pixel tags in our email communication to personalise the email and track whether the email has been opened and whether the recipient has used any website links contained in the email communication. This allows us to monitor and improve our mail communications and website. Useful information about cookies, including how to remove them, may be found at <http://allaboutcookies.org> Internet browsers normally accept cookies by default, although it is possible to set a browser to reject cookies. We will ask your permission before using any cookie that is not essential to the email or the use of the website. However, refusing to accept cookies may restrict your use of our website and/or delay or affect the way in which our website operates.

The open nature of the internet is such that data may flow over networks without any security measures and may be accessed and used by people other than those for whom the data is intended. While this is outside of our control, we do take the protection of your information very seriously and aim to apply appropriate levels of security at all times.

**Your rights:**

We will only store your data for as long as is necessary to comply with the requirements of our regulator, The Central Bank of Ireland. Currently they require us to hold client records for at least 6 years after each transaction we undertake on your behalf. You have a number of rights concerning the personal information we use, which you may ask us to observe. In some cases even when you make a request concerning your personal information, we may not be required or able to carry out your request as this may result in us not being able to fulfil our legal and regulatory obligations. If this is the case, we will let you know our reasons.

**You may ask us to:**

- Provide a copy of your personal information
- Correct or delete unnecessary or inaccurate personal information
- Restrict or object to the use of your personal information at any time
- Provide your personal data in a structured, commonly used and machine-readable format and to have your personal data transferred to another controller
- Where we rely on your consent to use your personal information, you may withdraw that consent at any time. Where your consent is withdrawn, your previous consent will remain valid in respect of our use of your information prior to the date you withdrew it, or if any marketing material has been sent prior to you advising that you do not want us to contact you again.

If you have any questions or concerns about this privacy policy or your data protection rights please contact us using our details set out at the beginning of this privacy policy.

If you are not satisfied with any response you receive in relation to the way we handle your personal information you may complain to the Data Commissioner's

Office Email: [DPCbreaches@dataprotection.ie](mailto:DPCbreaches@dataprotection.ie)