



Privacy Statement

Introduction

Chartered Life Wealth Management t/a Chartered Life (herein after referred to as Chartered Life) 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 Chartered Life in relation to the information we collect about you.

For the purposes of the GDPR the data controller is:

- Fearghal Hayes
- Contact details for GDPR purposes is info@charteredlife.ie
- When we refer to 'we' it is Chartered Life

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?

Chartered Life is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018 and as an Investment Intermediary authorised under the Investment Intermediaries Act, 1995 (Central Bank Number C261800). We are a financial services brokerage, providing advice, services and a range of products in the areas of financial planning, family and business protection, savings, investments and pensions and pre and post retirement. Our business is located at 24 Main Street, Ballincollig, Co Cork. Our Data Protection Officer / GDPR Owner and data protection representatives can be contacted directly here:

www.charteredlife.ie

Phone [021-4873610](tel:021-4873610)

E-mail- info@charteredlife.ie

Purpose for processing your data

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life, pensions, investments, and savings products.

In order to provide you with relevant information, respond to your enquiries and requests for products and/or services we sometimes request that you provide us with information about yourself. This Privacy Notice will inform you of the information we gather and how it is used.

Chartered Life maintains the same privacy practices with respect to data that is collected off-line and on-line and this notice also covers both those methods of data collection and use. Chartered Life complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data.

You may visit our website without identifying yourself or revealing any personal information.

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.



Why we are processing your data? Our legal basis.

In order to provide you with our services as Financial Advisers, it is necessary for us to collect and process your personal data. We are required therefore to inform you of the legal bases for processing your personal data. One such legal basis is that the processing is necessary for the performance of the advisory services contract (and any other contract) that we commit to delivering to you from time to time. Another legal basis is that some processing is necessary for the purposes of the legitimate interest that we have, as a firm that is authorised and regulated by the Central Bank of Ireland, in the proper administration and correct operation of our firm. There may also be circumstances where the legal basis for processing your personal data is consent (where we have sought it and it has been provided to us), in which case that consent may be withdrawn at any time.

In any event, Chartered Life is 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 Chartered Life use the personal data it collects about me?

Chartered Life 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.

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 that we will obtain your explicit consent

Who are we sharing your data with?

In certain instances, 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 to clients. You can view the list of product providers we hold agencies with via the Central Banks website.

We will only provide those third parties with information that is necessary for them to perform the services and we take measures to protect your information. The information we collect may be used, stored and processed in the EU, UK, United States, Switzerland or in any other country in which Chartered Life does business. We will always try to process data within the EU and UK.

Chartered Life may disclose information it has collected about you on the website if required to do so by law or when necessary to protect the rights of Chartered Life or its employees.

We may pass your personal data on to third-party service providers contracted to Chartered Life 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 Chartered Life 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.

A full list of insurers and product producers with which we deal is available on request.



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:

Chartered Life facilitates 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**
- **Right to judicial review:** in the event that Chartered Life 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. Chartered Life will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body The Central Bank of Ireland and our internal governance.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Chartered Life or how your complaint has been handled, you have the right to lodge a complaint with Chartered Life's Data Protection Officer / GDPR Owner.

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

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
Web: www.dataprotection.ie
Email: info@dataprotection.ie

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

We, as financial advisers use profiling in our business. The main categories are

- 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) Profiling for marketing purposes: When we seek to contact you about other services, as outlined above and we run automated queries on our computerised data base to establish the suitability of proposed products or services to your needs.
- c) Establishing affordability and providing quotations for financial services and mortgage product

Privacy Policy Statement Changes

Chartered Life 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 are aware of any changes.

By using our services, you agree to this privacy policy.

BI September 2020