



Privacy Statement

Introduction

Tredagh Life Assurance Pension & Investments Limited t/a Capital Masters (hereinafter 'Capital Masters') is committed to protecting and respecting your privacy. It is the intention of this privacy statement to explain to you the information practices of Capital Masters in relation to the information we collect about you.

For the purposes of the GDPR the data controller is:

Tredagh Life Assurance Pension & Investments Limited t/a Capital Masters
111b King Street,
Drogheda,
Co. Louth
Ph: 041-98-39332

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?

Capital Masters with an office in Drogheda, are a financial advisory firm operating in the Irish market, specialising in the area of advice regarding pensions, investments and mortgages.

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

Gerry O'Connor
info@capitalmasters.ie
041-98-39332

WHY DO CAPITAL MASTERS NEED TO COLLECT AND STORE PERSONAL DATA?

In order for us to provide you with financial advice we need to collect personal data for processing of policies of insurance and any other related financial service we may offer to provide you with our authorisation remit. 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, Capital Masters would contact you separately for additional consent.

How will Capital Masters use the personal data it collects about me?

Capital Masters 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 Capital Masters 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 Capital Masters 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.

The third parties that we pass your personal data to are:

Mortgage Providers: Peppermoney / KBC / Dilosk

Life, Pensions & Investments: Irish Life / Zurich / Aviva-Friends First / New Ireland

Deposits: KBC / PTSB

This information needs to be passed to the above business providers in order to transact the business on your behalf.

We have issued all our third party processors with a Data Processor checklist asking them GDPR specific questions.

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:

Capital Masters 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**
- **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. Capital Masters will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body (xxx) and our internal governance.

Complaints

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

Failure to provide further information

If we are collecting your data for a contract x 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

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

- a) Risk profiling.
- b) Profiling for marketing purposes.
- c) Establishing affordability and providing quotations for financial services and mortgage product

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 * we run automated queries on our computerised data base to establish the suitability of proposed products or services to your needs.

- a) 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 041-98-39332 or email info@capitalmasters.ie

Privacy policy statement changes

Capital Masters 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.