



## Privacy Notice/Statement

### Introduction

Neiland Financial Services 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 Neiland Financial Services in relation to the information we collect about you and other users.

For the purposes of the GDPR the data controller is:

- Neiland Financial Services
- Carrig House, Roches Road, Wexford. Tel: 053 91 46592

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.

### 1. Who are we?

Neiland Financial Services is an experienced team of Financial Advisors regulated by the Central Bank of Ireland and based in Wexford town.

We provide financial advice on Life Insurance, Serious Illness Cover, Income Protection, Pensions, Savings/Investments and Health Insurance. We offer a service tailored to our client's exact needs, and Advisors are at hand constantly to guide our clients with Financial decisions throughout their life time.

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

- Name: Ken Neiland and Clodagh McNulty
- Email address: [dataprotection@nfs.ie](mailto:dataprotection@nfs.ie). Phone number: 053 9146592

### 2. Purpose for processing your data

The personal information we collect may be used to:

- provide information and services as requested by you;
- determine eligibility and process applications for products and services;
- provide information and services as requested by you;
- understand and assess your ongoing needs & offer products and services to meet those needs;
- carry out communication, service, billing and administration;
- administer claims;

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*Directors: Kenneth Neiland & Margaret Neiland*

*Registered Information: Registered in Ireland. Company No. 440364 Registered Address: Carrig House, Roche's Road, Wexford, Y35 X06K*



- conduct data analysis;
- execute monitoring and training;
- market products and services (subject to appropriate consent); and
- Conduct processing necessary to fulfill other contractual obligations for you.

With your consent, we may also use your personal information for additional purposes.

### 3. Why are we processing your data? Our Legal Basis

In order for us to provide you a Financial Service we need to collect personal data for Life cover, specified illness, income protection, savings, investments and pension provisions.

- Legal basis – Neiland Financial Services needs to process your data as this is necessary in relation to a contract of insurance to which you have entered into or because you have asked for something to be done so you can enter into a contract as mentioned above

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 Neiland Financial Services would contact you for additional consent.

### 4. How will Neiland Financial Services use the personal data it collects about me?

Neiland Financial Services 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.

Neiland Financial Services 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.

### 5. Under what circumstances will Neiland Financial Services 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.

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## 6. 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 obtain your explicit consent

## 7. Who are we sharing your data with?

We may pass your personal data on to third-party service providers contracted to Neiland Financial Services 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 Neiland Financial Services 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.

### Third parties include

1. Selected IT Provider
2. Life Assurance Companies who provide protection, savings & investments and pension products – see Appendix 1 on our Terms of Business

When the third party no longer need your data to fulfil this service, they will dispose of the details in line with their own 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.

## 8. Data Subjects Rights:

Neiland Financial Services facilitate the data subject's rights in line with the data protection policy and the subject access request procedure. This is available on request.

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### 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** – you also have the right to be subject to the legal effects of automated processing or profiling.
- **Right to judicial review:** in the event Neiland Financial Services 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.

## 9. 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. Neiland Financial Services will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body (Central Bank of Ireland) and our internal governance.

### 10. 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.

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### 11. Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Neiland Financial Services (or third parties as described in 7 above), or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and' Neiland Financial Services s data protection representatives.

The Office of the Data Protection Commission can be contacted at:

Postal Address: Data Protection Commission, Canal House, Station Road, Portarlinton, R32 AP23, Co. Laois. Telephone: +3536 (0)761 104 800 Lo Call Number: 1890 252 231 E-mail: [info@dataprotection.ie](mailto:info@dataprotection.ie)

### 12. 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 (i.e. life policy) and you cannot provide this data the consequences of this could mean the contract cannot be completed or details are incorrect.

### 13. Profiling – automatic decision making

Neiland Financial Services use the following Profiling Tools:

- a) Risk Profilers to make it easier to choose investments that match our client's needs.  
Using these tools allows us to be able to:
  1. Accurately assess your attitude to investment risk;
  2. Match investments to your personal risk profile.

It is very important that you review your overall situation and investment needs on an annual basis prior to making an investment. The consequences of this is that your investment/Pension funds may be placed in a risk profile fund that may have lower/higher risks you wish to take however we can discuss this with you as you have the right to object to this type of profiling.

- a) Establishing affordability and providing quotations for financial services products.

### 14. 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.

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

If Neiland Financial Services have collected your personal data from an accountancy firm, we are 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 Neiland Financial Services in relation to the information we collect about you and other users. Neiland Financial Services makes clear the types of information collected as well as the source of the personal data (publicly accessible sources)

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

### If we have received your personal data from another source we will endeavor 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 you;
- 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 have 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.

### 16. 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 Neiland Financial Services website to make all data subjects aware of the contents of this notice prior Neiland Financial Services commencing collection of their data.

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

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### 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 or the use of this Site in general, please contact us by e-mail at [dataprotection@nfs.ie](mailto:dataprotection@nfs.ie)

### Privacy policy statement changes

Neiland Financial Services 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.

This privacy policy was last reviewed in May 2018

### 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”.

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