

# Ollie Moran Financial Services Ltd Privacy Policy

## Introduction

Ollie Moran Financial Services Ltd. 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 Ollie Moran Financial Services Ltd. in relation to the information we collect about you.

For the purposes of the GDPR the data controller is:

- Mr. Ollie Moran
- Unit 5C Whitethorns, Castletroy, Limerick.
- When we refer to 'we' it is Ollie Moran Financial Services Ltd.

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?

Ollie Moran Financial Services Limited is a financial services brokerage based in Limerick City since 2008. We offer a broad range of services and impartial advice to individuals and companies in the following areas: Financial Planning, Pensions, Savings & Investments, Life Insurance, Mortgage Services and Corporate Services.

Our GDPR Owner and data protection representatives can be contacted directly here:

- Mr. Ollie Moran
- [info@olliemoranfs.com](mailto:info@olliemoranfs.com)
- 061 337578

## Purpose for processing your data

We gather data to identify you, including your contact information, your financial details/financial circumstances, your occupation/employment, your marital status, your health and/or your financial associations, information about you provided by others, information which you have consented to us using and other personal information, such as, information in relation to data access, correction, restriction, deletion, porting requests and complaints.

Sometimes we may use your information even though you are not our customer. For example, you may be a beneficiary, or representative of our customer or applying for one of our products or services.

## Why we are processing your data?

In order for us to provide you with our services Ollie Moran Financial Services Ltd need to collect personal data in order to provide you with correct impartial and sound financial advice. Ollie Moran Financial Services Ltd needs to process your data as this is necessary in relation to a contract of insurance to which the individual has entered into or because the individual has asked for something to be done so they can enter into a contract.

In any event, Ollie Moran Financial Services Ltd 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.

We collect information you give us, information from your use of our products and services or our website and information provided by third parties.

#### **How will Ollie Moran Financial Services Ltd use the personal data it collects about me?**

Ollie Moran Financial Services Ltd 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 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 Ollie Moran Financial Services Ltd 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 Ollie Moran Financial Services Ltd 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.

When providing our services to you, we can share your information with:

- your authorised representatives e.g. persons making an enquiry with your approval or a complaint
- third parties (with whom we need to share your information to facilitate payments you have requested, or those you ask us to share your information with)
- service providers who provide us with support services
- statutory and regulatory bodies, police forces and security organisations, ombudsmen and regulatory authorities
- third parties in connection with a sale or purchase of a property
- business partners, auditors and joint ventures
- trade associations and professional bodies, non-statutory bodies
- employers
- pension fund administrators, trustees of collective investment undertakings, pension trustees, re-insurers, and insurance intermediaries
- healthcare professionals and medical consultants

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:**

Ollie Moran Financial Services Ltd facilitates 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** – you also have the right to be subject to the legal effects of automated processing or 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. Ollie Moran Financial Services Ltd will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body and our internal governance.

As a general rule, we keep your information for a specified period of time from the date of when your contract ceases and/or you cease to be a customer. Typically this period is 7 years, however it may be held for a longer or shorter period depending on a number of factors, including

- the type of data
- the purpose for which it was collected
- regulatory rules

- the type of product we have provided

### Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Ollie Moran Financial Services Ltd or how your complaint has been handled.

You also have the right to complain to the Data Protection Commission or another supervisory authority. Contact the Office of the Data Protection Commission at:

**Telephone** +353 (0)761 104 800

**Lo Call Number** 1890 252 231

**Fax** +353 57 868 4757

**E-mail** [info@dataprotection.ie](mailto:info@dataprotection.ie)

### Postal Address

Data Protection Commission  
Canal House, Station Road  
Portarlinton, R32 AP23, Co. Laois

If you have questions about how we use your information or wish to exercise your information rights, please contact us at:

Ollie Moran Financial Services Ltd, Unit 5C Whitethorns, Castletroy, Limerick

**Telephone:** 061 337578

You can contact our GDPR Owner online at [info@olliemoranfs.com](mailto:info@olliemoranfs.com) or by post at the above address.

### 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.

If you do not provide your personal information we will not be able to:

- assess suitability and where relevant provide you with a recommendation for a financial product or service
- provide the requested products or services to you
- continue to provide and/or renew existing products or services

We will tell you when we ask for information which is not a contractual requirement or is not needed to comply with our legal obligations.

### Profiling – automatic decision making

As part of providing our services to you we may carry out automatic decision making. You can opt out of this if you so wish, however this may affect our ability to provide you with best advice.

We analyse your information using automated means to:

- help us understand your needs and develop our relationship with you
- To assess investment risk attitudes
- help us to offer you products and services we believe will be of interest to you (where you have consented)

- make assessments where you apply for an insurance product and/ or mortgage. We can make decisions based solely on an automated analysis of your information.

We may also use automated processing to comply with our legal obligations in connection with the prevention of money laundering, fraud and terrorist financing.

#### **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 (061) 337578 or email [info@olliemoranfs.ie](mailto:info@olliemoranfs.ie)

#### **Privacy policy statement changes**

Ollie Moran Financial Services Ltd 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*