



PRIVACY STATEMENT

Privacy Statement

Core FS Ltd trading as Core Financial Services is committed to respecting and protecting your privacy and would like you to feel safe when you give us your personal details. We will always clearly identify ourselves in correspondence and on our website. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life & pensions and investment products. To provide you with relevant information, respond to your requests 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. Core Financial Services 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. Core Financial Services complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data.

Who are we?

Core FS Ltd trading as Core Financial Services is a financial services brokerage, providing advices, services and a range of products in the areas of financial planning, family and business protection, savings, investments and pensions. Core FS Ltd, is authorised under Central Bank of Ireland as an investment business firm under Section 10 of the Investment Intermediaries Act, 1195 (as amended) to provide services as investment intermediary and includes advices on

- Shares in a company or bonds that are listed on stock exchange, prize bonds
- Relative collective investment scheme instruments
- Tracker bonds
- Insurance policies
- PRSA's

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

- Anne Marie Lyons, New Street, Longford
- info@corefinancialservices.ie
- 043 3340300

Why do you gather personal data?

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life & pensions and investment products. We require personal data to facilitate the provision and promotion of these services.

What personal data do you collect?

The type and level of personal data collected by us depends on the relationship we have with you. In all cases the information collected will be adequate, relevant and limited to what is necessary in relation to the purposes for which it will be processed. The personal data we require is predominantly obtained directly from you, however, it may also be obtained from publicly available sources or from relevant third parties such as your accountant, solicitor, other financial institutions or employers. You should also be aware that telephone conversations on landlines may be recorded for verification purposes.

What will you use my personal data for?

The personal data we hold will be used for the following purposes:

- to assess your requirements and provide relevant services and opportunities
- to develop and deliver efficient services to you
- to open and administer accounts or investments
- to meet legal and regulatory obligations
- to keep you informed of our products and services
- for other related or compatible purposes

Sharing information with third parties

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. 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.

We may transfer your information to other countries inside and outside the EU. The transfer of information outside the EU will only occur where it is necessary for the provision of our services and we can reasonably ascertain that anyone to whom we pass it provides an adequate level of protection that is ensured within the EU.

Core Financial Services 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 Core Financial Services or its employees.

How long will my personal data be retained for?

We will hold your information for the duration of your relationship with us and thereafter for the minimum periods set down by the various legislative requirements to which we are subject. In most cases, this will mean a minimum period of retention of at least 6 years after the expiry of our relationship, unless we are required to retain it for a longer period to meet legal, regulatory or evidential requirements. On expiry of the relevant minimum period, and once it has been verified that there is no longer a known and lawful purpose for continued retention of your data, it will be scheduled for destruction.

What rights as a data subject do I have?

The General Data Protection Regulation sets out the rights for individuals which include the rights to:

- access your personal data that we retain and process
- have inaccuracies corrected
- have your personal data erased
- object to processing of your personal data
- data portability
- withdraw your consent (e.g. to marketing contact)
- lodge a complaint with the Data Protection Commission

These rights are not an absolute and do not apply where they would adversely affect the rights and freedom of others or where the controller is required to comply with a legal obligation which requires processing. For example, due to the nature of our business, most of the information we hold is subject to other legal requirements so the right of erasure may not always apply. We do not make automated decisions which produce legal effects.

How do I complain or submit requests?

Complaints and requests to exercise the above rights can be made directly to Core Financial Services by submitting your request to info@corefinancialservices.ie. When doing so, please provide us with relevant information to allow us to deal with your complaint or request. We will acknowledge your request within 5 working days.

If you think that we are not meeting our data protection obligations, and if you are not satisfied with our response to your concerns, then you may complain directly to the office of the Data Protection Commission who will look into the matter for you.

Link below to the complaints section of the Data Commissioner website;
<https://www.dataprotection.ie/docs/Making-a-Complaint-to-the-Data-Protection-Commissioner/r/18.htm>

Or email Data Protection Commissioner to: info@dataprotection.ie

How do I object to the processing of my personal data for marketing?

As a valued client or business contact of Core Financial Services, we would like to send you these notifications of upcoming events and news that we feel are relevant to you and may be of interest. We will respect your contact preferences so if you do not want to receive any further such notifications from us you can unsubscribe by clicking the unsubscribe button in any of our contact emails. You can also unsubscribe at any time by emailing info@corefinancialservices.ie or telephoning us on 043 3340300.

How secure is my data?

Core Financial Services intent is to strictly protect the security of your personal information; honour your choice for its intended use; and carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure information we collect online, including the use of encryption when collecting or transferring sensitive data such as credit card information.

However, you should always take into consideration that the internet is an open forum and that data may flow across networks with little or no security measures, and therefore such information may be accessed by people other than those you intended to access it.

What personal data is collected via your website?

Core Financial Services website does not collect personal information from you and you can visit our website without telling us who you are or revealing any information about yourself. We only measure and analyse non-identifying, aggregate usage data in order to administer the site, and to constantly improve the quality of our service and site performance. Core Financial Services may collect data from you on its website in the future but will only do so where you have chosen to give it to us in which case we will process it to address the issues you have raised.

Do you use cookies?

We may use data in cookies to provide you with a more personalised service and present you with information online that is of interest to you. Most web browsers give you some control over whether you allow cookies to be collected. You can easily delete or clear cookies on your browser at any time.

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

Profiling:

Financial and mortgage advisors using profiling in their 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 * 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

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.

Business Relationships

This website contains links to other websites. Core FS Ltd trading as Core Financial Services is not responsible for the privacy practices or the content of such websites. Core FS Ltd trading as Core Financial Services, uses pixels, transparent GIF files and other methods to help manage online advertising.

Where do I get further information?

If you have any questions in relation to this Privacy Statement or would like more information on the policies referenced herein please contact us on 043 3340300 or email info@corefinancialservices.ie

Core Financial Services reserves the right to amend our Privacy Statement at any time.