

## EZmortgages.ie - Data Privacy Notice

*Version 1.0 Effective from XXXX.*

Your privacy is important to us. At Panda Capital Ltd. trading as EZmortgages.ie, we take your privacy seriously. It's important that you know exactly what we do with personal information that you and others provide to us, why we gather it and what it means to you. This notice explains the most important aspects of how we use your information and what rights you have under the General Data Protection Regulation (GDPR). At EZmortgages.ie we are committed to:

- Protecting you and your information
- Giving you control
- Being transparent
- Creating value for you

We recommend that you take time to read this notice carefully. If you have any questions about how we use your information, please contact us.

### **Who we are:**

Your information is gathered, stored, shared and used by EZmortgages.ie. Throughout this document “we” refers to EZmortgages.ie.

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to mortgages, life and non-life products. A full list of product producers with which we deal is available on request.

### **The information we collect about you:**

We collect information directly from clients. 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 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.

### **When we collect your information:**

We collect information you give us which is then shared with third parties in order to arrange financial products i.e. life insurance / non-life / mortgage on your behalf.

## **How we use your information and the legal basis:**

We will use and share your data where:

- its use is necessary to arrange products and services on your behalf and perform the provider's contract with you
- We, in conjunction with lenders and life assurance companies use calculators and quotation tools to establish your affordability for credit and when providing quotations to you for associated insurance products.
- its use is necessary for us to comply with a legal or regulatory obligation
- you have agreed or explicitly consented to the use of your data in a specific way (you may withdraw this consent at any time)
- its use is necessary to protect your "vital interests" in exceptional circumstances
- its use is in accordance with our legitimate interests, for example, to manage our business, subject to us not over-riding your interests or fundamental rights and freedoms

## **Who we share your information with:**

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 placement of financial products you have requested, or those you ask us to share your information with). Your consent will have been provided through signing
- relevant application forms
- service providers who provide us with support services e.g. IT provider
- statutory and regulatory bodies police forces and security organisations, ombudsmen and regulatory authorities
- auditors

### **How long we hold your information:**

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 6 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

### **Implications of not providing information:**

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 services to you
- continue to provide and/or renew existing 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.

### **Where your information is stored:**

Your information is stored on systems within EZmortgages.ie 's premises and with providers of information storage. We may disclose your information to certain categories of recipient which include insurers and mortgage providers for the purpose of providing products/services to you, 3rd party service providers who assist us in ensuring service to you and our regulators where requested. We do not transfer data outside of the EU.

### **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 EZmortgages.ie 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.

If you wish to exercise any of your data rights, contact us at the details set out below. If you make your request electronically, we will try to provide you with the relevant information electronically.

#### **How to contact us:**

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

EZmortgages.ie,  
Merrion Hall,  
Strand Road,  
Sandymount  
Dublin 4  
+XXX XX XXX XXX  
privacy@EZmortgages.ie

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

Email [info@data.protection.ie](mailto:info@data.protection.ie)

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

## **Updates**

We will update our Data Privacy Notice from time to time. Any changes will be made available on our website and, where appropriate, notified to you by SMS or e-mail.