



Privacy Notice

Bells Cross Capital Limited trading mortgagelifequote.ie 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.

For the purposes of the GDPR the data controller is Bells Cross Capital Limited trading as mortgagelifequote.ie. Our contact details are 19 West End Mallow Co. Cork P51 KX77, Phone Number 0872776117, Email barryjohn@bjrfinancial.ie .

For the purposes of GDPR the Data controller is: Barry-John Ryan
Contact details 086 785 1511
barryjohn@bjrfinancial.ie

When we refer to we/us, we mean Bells Cross Capital Limited trading as mortgagelifequote.ie

Please read this Privacy Notice 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?

Bells Cross Capital Limited trading as mortgagelifequote.ie is an Investment and Insurance broker authorised and registered with the Central Bank of Ireland. We provide specialist advice across the broad spectrum of financial planning products including Protection /Pension and Savings and Investment Plans which is tailored to the specific requirements of the customer. Further details are Provided in our Terms of Business.

How do we collect your information and what information do we collect?

The personal information we collect varies depending upon the nature of our services. We will endeavour to provide you with an overview of those categories of personal data our organisation collects and our purpose for using that data. Your personal information will be used by us to understand your needs and objectives and to enable us to provide specialist advice to you on the products and /or services available. In terms of being contacted for marketing purposes, we have a separate marketing consent form with more specific information about our marketing practices .

Bells Cross Capital Limited trading as mortgagelifequote.ie collects personal data in the following ways, if you:

- request a service from us. *We collect this from applications forms, meeting in person and over the phone and zoom calls .*
- When you register with or use any of our websites, a separate Privacy Notice in respect of information gathered via our website is available at www.prfinancial.ie.
- When you use our website, and it installs cookies or other tracking technologies onto your device.
- engage with us on social media; *our firm will use Facebook, Instagram and Twitter .*
- contact us with a complaint or query.
- apply for a position with Bells Cross Capital Limited trading as BARRY-JOHN RYAN FINANCIAL PLANNING, you may provide personal information directly (through an online recruitment portal) careers site or via correspondence)or it may be provided through an agency.

What information do we collect?

Data collected may vary depending on the product Producer requirements. The types of data collected include but are not limited to:

1. Contact and Identifying information, e.g., name, address, contact details; email, mobile, landline, gender, date of birth, occupation, PPS number, photographic identification and nationality. Financial detail- full details on any debts, loans assets you may own.

2. Unique identifiers e.g.

- PPS number – the reason why we collect your PPS number is to meet minimum requirement of providers requirements.
- pension scheme reference number- the reason why we collect this is to get full knowledge of your retirement assets.
- insurance policy numbers, the reason why we collect this is to have full knowledge of the products you already have so we can make proper financial recommendations.

3. Demographic details, age, gender, marital status, lifestyle, and insurance requirements; date of birth, dependents, photo ID, as well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. E.g., your children/spouse.

4. Family and Beneficiary Data, e.g., dependants, next of kin or nominated beneficiaries.

5. Employment information e.g., role, employment status (such as full/part time, contract), 5. salary information, employment benefits, and employment history. This information is necessary for our Fact Find with our clients.

6. Publicly available sources: e.g., Information about you in the public domain such as Director information from the Companies Registration Office.

7. Health information such as information about your health status, medical records and medical assessment outcomes; We collect medical information relating to personal habits (e.g., smoking and consumption of alcohol), medical history. We may also process certain special categories of information, for example information about your personal characteristics (biometric information) or disability information.

8. Pensions and Insurance Benefits information such as current benefits, pension entitlement information, date of retirement and any relevant matters impacting your benefits such as voluntary contributions, PAO.

9. Financial details e.g., bank account details, details of your credit history and bankruptcy status, salary, tax code, third-party deductions, bonus payments, benefits and entitlement data, national insurance contributions detail

10. Claims information -information you give us with regards claims you notify us about or ask for help in.

11. Marketing preferences: we will only send you direct marketing if you explicitly consent.

12. Online information: e.g., information about your visits to our websites.

13. Events information e.g., information about your interest in and attendance at our events, including provision of feedback forms.

14. Social media information (e.g., likes and posts) with our social media presence; this includes, LinkedIn, Twitter, Facebook Instagram.

15. Criminal records information if applicable e.g., criminal conviction data.

16. Searches that we undertake in relation to sanctions, money laundering and credit checks. EU and UN, PEPS.
Source: ec.europa.eu **Source:** scsanctions.un.org **Source:** Dow Jones

When our organisation collects sensitive personal data as defined within the GDPR we will ensure that we require this information, and we have your explicit consent and/or authorisation prior to our collection. Please see the further information contained in this Privacy Notice that outlines special categories of personal data.

Information we automatically collect.

We sometimes automatically collect certain types of information when you visit our websites and through e-mails when we communicate with you. Automated technologies may include the use of web server logs to collect IP addresses, "cookies" and web beacons. Other cookies such as functional cookies, marketing cookies and analytical cookies will only be used with your expressed consent. Further information about our use of cookies can be found in our Cookie Notice at the footer of our website bjrfinancial.ie/

How do we use your personal data?

Your Personal Data will be used to enable us to fulfil our contractual obligations in relation to your request for insurance, investment, protection, pension products, independent financial advice, quotes.

1. Performing services for our clients and prospective clients – when you require insurance/investment products, we use your data to enable us to provide the required product.

2. Statutory and other regulatory requirements – we are required to carry out various obligations which include:

- AML/Sanction checking
- Knowing your customer “Fact Find

- Adherence to the Consumer Protection Code •

We follow the obligations and legislation set by the Central Bank of Ireland.

3. Communicate and marketing to you – via email, letters, social media .

4. Process claims – contact barryjohn@bjrfinancial.ie

5. To contact you if required or to respond to any communications that you might send to us.

6. Carry out our obligations arising from any contracts entered between you and us and to provide you with the information, products, and services that you request.

7. To notify you about changes to our service.

Legal Basis

We need to ensure that we process your personal data lawfully. We rely on the following legal grounds to collect and use your personal data. Below are some examples please update for your specific organisation.

Performance of a contract. When we enter a contract with you, we will collect and use your personal data to enable us to fulfil that service.

Legal obligation. The use of some of your personal data is necessary for us to meet our legal obligations e.g., pension contributions for Revenue Certificates, Regulatory purposes to the Central Bank.

Consent. Sometimes we may rely on consent as a legal basis for processing your information. For example, we rely on consent to collect and use personal data for any criminal convictions or alleged offences. This is used when we need to assess risk relating to an insurance policy for you. We share this information with other third parties where it is necessary to manage these services provided to you – these services include insurance underwriters, reinsurer and other insurance providers.

We may also rely on your consent to send direct marketing to you. We will ensure that we present this to you concisely. We will also ensure that we use clear and plain language and if you give us your consent you can withdraw this easily at any time.

Sometimes if you refuse to provide information that we reasonably require to provide the services, we may be unable to offer you the services and/or we may terminate the services provided with immediate effect.

How we share your data

When required, 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 (data processors) with information that is necessary for them to perform the services. We will take measures to protect your information, such as putting in place Standard Contractual Clauses and confidentiality agreements.

Insurance Partners where we need to manage the services provided to you such as Product Providers and insurance underwriters, reinsurers, and loss adjuster. You can refer to their privacy statements on their website for more information about their privacy practices.

Vetting and risk management agencies such as credit reference, criminal record, fraud prevention, data validation and other professional advisory agencies, where necessary to prevent and detect fraud in the insurance industry and take steps to assess the risk in relation to prospective or existing insurance policies and/or the services.

Legal advisers, loss adjusters, and claims investigators, where necessary to investigate, exercise or defend legal claims, insurance claims or other claims of a similar nature.

Medical professionals, e.g., where you provide health information in connection with a claim against your insurance policy; or when we are providing a quote for insurance.

EU Law enforcement bodies, when required to do so by law and/or regulation, or another legal request.

Public authorities, regulators and government bodies, where necessary for us to comply with our legal and regulatory obligations, or in connection with an investigation of suspected or actual illegal activity;

Third-party processors: We outsource our processing operations to suppliers that process personal information on our behalf. Examples include IT service providers who manage our IT and back-office systems and telecommunications networks, and accounting, CRM providers.

These processing operations remain under our control, and we have data processing agreements in place with all our third party processors to ensure all processing is carried out in accordance with our security standards and the GDPR.

Internal and external auditors where necessary for the conduct of company audits or to investigate a complaint or security threat.

On the sale or reorganisation of our business whether by asset or share disposal or other transaction relating to our business.

Security The security of your personal data is important to us, we have implemented appropriate technical and organisational measures to ensure a level of security appropriate to the risk. We have processes in place to protect your personal data from loss, unauthorised access, misuse, alteration, and destruction.

Retention

Bells Cross Capital Limited trading as mortgagelifequote.ie shall not keep personal data in a form that permits identification of data subjects for a longer period than is necessary. We are committed to ensuring that the information we collect, and use is appropriate for the purpose it was required for and does not constitute an invasion of your privacy. Personal data will be processed in accordance with our Retention Schedule. The Retention Schedule is subject to legislation and regulatory rules we must follow, set by authorities such as the Central Bank of Ireland, Office of the Data Protection Commission, Financial Services and Pensions Ombudsman.

Bells Cross Capital Limited trading as mortgagelifequote.ie may store data for longer periods if the personal data will be processed solely for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes, subject to the implementation of appropriate technical and organisational measures to safeguard the rights and freedoms of the data subject.

The retention period for each category of personal data will be set out in our Retention Schedule along with the criteria used to determine this period, including any statutory obligations we have.

Personal data will be disposed of securely.

Data Subjects Rights:

Bells Cross Capital Limited trading as mortgagelifequote.ie will facilitate your rights in line with our data protection policy and the Subject Access Request procedure.

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. (The erasure of such data will be dependent on our other legal obligations, and whether the data is subject of legal privilege).

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 make a complaint: if we refuse your request under rights of access, we will provide you with a reason as to why.

All 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.

Complaints

If you wish to make a complaint about how your personal data is being processed by Bells Cross Capital Limited trading as savewithgavin.ie or how your complaint has been handled, you have the right to lodge a complaint with our Executive Director Barry-John Ryan.

You may also lodge a complaint with the Data Protection Commission (DPC) in Ireland, whose details are:

Data Protection Commission 21 Fitzwilliam Square South, Dublin 2. D02RD28

Web: www.dataprotection.ie Email: info@dataprotection.ie

See website for updated contact details to reach the appropriate section within the DPC.

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. When you fail to provide us with information, we require to fulfil our obligations to you, we may be unable to offer our services to you.

Profiling – automatic decision making.

An automated decision is when we input your personal data into a computer programme and this programme analyses your personal data to provide us with a result. If a decision is taken by automated means, you have the right to object to this and ask us to reconsider the service you have asked us to provide. Some further examples of automated decisions that we undertake are listed below.

An example:

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

- *Risk profiling.*

- *Profiling for marketing purposes.*
- *Establishing affordability and providing quotations for financial services and mortgage product*
- *Bankruptcy check*
- *EU and Un Sanctions Check & PEP check*
- *Risk Profiling To establish a customer's attitude to investment risk advisors, have automated calculators which calculate the customers attitude to various levels of risk having answered a series of questions.*
- *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.*
- *Establishing affordability and providing quotations for financial services products.*

Special Categories of personal data

Special categories of data are sensitive in relation to your fundamental rights and freedoms and therefore require specific protection when processed as these could create significant risks to the rights and freedoms of individuals.

If we collect any special categories of personal data, such as health data, we will either obtain your explicit consent or we will adhere to the Data Protection Act 2018. This Act allows us to process special categories of personal data for insurance and pension purposes. We will ensure we have suitable and specific measures in place to safeguard the rights and freedoms of you and the processing of your data. These measures relate to the below:

- *a policy of insurance or life assurance,*
- *a policy of health insurance or health related insurance*
- *occupational pension, a retirement annuity contract or any other pension arrangement*
- *the mortgaging of a property*

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please

contact us on barryjohn@bjrfinancial.ie

Privacy notice/ statement changes

When we update this Privacy Notice/Statement, we will post a revised version online. Changes will be effective from the point at which they are posted. We would encourage you to review our Privacy Notice

so that you are aware of updates.

This privacy policy was last reviewed in January 2022.