

# Privacy Statement

## Coughlan (Life & Pension) Consultants Ltd.

Unit 1, 12 Uam Var Avenue, Bishopstown, Cork

Phone: 021 4270203

Email: [Info@coughlanconsultants.ie](mailto:Info@coughlanconsultants.ie)

Fax: 021 4270204

### Data Protection

Coughlan (Life & Pension) Consultants Ltd is committed to ensuring that your privacy is protected. This statement (together with our General Terms and Conditions) sets out the basis on which any personal data we collect from and about you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

### Contact Details

If you would like to contact us with any queries or comments in relation to your personal data, please:

#### Send an e-mail to

[office@coughlanconsultants.ie](mailto:office@coughlanconsultants.ie);

#### Send a letter to Coughlan (L&P) Consultants Ltd:

Unit 1, 12 Uam Var Avenue, Bishopstown, Cork.

### Data we collect and process

We will collect and process the following data about you:

#### Information you give us

This is information about you that you give us by correspondence through phone, e-mail or otherwise. It includes the information you supply us with when you engage us to provide pension, investment and insurance product services. This information may include, but is not limited to, your name, address, e-mail address, phone number, financial and credit card information, bills, photograph, passport, driving licence or other identification documents, medical records, etc.

#### Information we collect about you

Depending on the circumstances, we might also obtain personal data about you from sources such as public registers, government and regulatory authorities, business partners, financial and insurance advisors and other providers, etc.

### Why we process your data

We process your data to comply with legal obligations which we are subject to when performing the services you request of us or to take steps at you requested prior to undertaking to provision of services for you, because you have consented to our processing your data for the purposes of our legitimate interests, such as to inform you of changes to our services or to provide you with information about other services we offer.

### How we use your data

We gather and use your information to:

- allow us to provide you with pension, insurance and investment services you request from us;
- comply with legal obligations we might be subject to (such as anti-money laundering);
- provide you with information about other services we offer that are similar to those you have already requested of us or enquired about;
- to notify you of changes to our services
- to monitor and improve the quality of our services;
- to allow you to participate in events organised by us or our partners;

### Who we share your data with

We may share your information with insurance, pension and investment advisors in connection with services that these individuals or entities perform for or with Coughlan(Life and Pension) Consultants Ltd. These include but are not limited to providers of archiving services, such as accountant solutions, third party experts, financial and tax advisors or external auditors.

We may disclose your data in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.

We may disclose or share your data in order to comply with any legal obligation or in order to enforce or apply our General Terms and Conditions.

Our agents, contractors or partners are restricted from using your data in any way other than to provide services to us, or services for the collaboration in which they and Coughlan(Life & Pension) Consultants Ltd. are engaged. Coughlan(Life & Pension) Consultants Ltd. requires that all such agents, contractors or partners enter into contractual guarantees to observe security and privacy obligations at least as stringent as those set forth in this privacy statement.

### Data Security

We take our data security responsibilities seriously, employing appropriate physical and technical measures, including staff training and awareness. We review our data security measures and procedures regularly. Unfortunately, the transmission of information by means of the internet, including through e-mail, is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to or from us by means of e-mail and any such transmission is at your own risk.

Registered Office: Unit 1, 12 Uam Var Avenue, Bishopstown, Cork. Registered No: 36459

Directors: D Coughlan ACII (Managing), R Coughlan ACII, QFA S Coughlan

**Coughlan (Life & Pension) Consultants Ltd. is regulated by the Central Bank of Ireland.**

March 2019

## Data Retention

It is our aim to only hold your data for as long as this is necessary. Unless otherwise required under applicable law, we store your data for as long as we provide services to you and for a period of no less than six years beginning on the date we archive/cancel your file.

## Marketing

We may contact you by mail, email and telephone about our services and other events involving or relating to Coughlan(life & Pension) Consultants Ltd. which may be of interest to you. You have the right to ask us to stop processing your personal data for direct marketing purposes. If you wish to exercise this right, please send us an email to [office@coughlanconsultants.ie](mailto:office@coughlanconsultants.ie) with a header that says "Unsubscribe".

## Where we store your information

We might store your information in different places. Physical files are stored in our office and our archives. Electronic files are stored on our servers and backed up on site. With effect from Jan 2019 such information is now We may transfer your data to, and store it at, a destination outside of the European Economic Area. Whenever we transfer your data in such a way, we will ensure appropriate safeguards are in place. You may contact us via e-mail, letter or telephone in case you wish to find out more or to obtain a copy of the appropriate safeguards are in place. You may contact us via e-mail, letter or telephone in case you wish to find out more or to obtain a copy of the appropriate safeguards.

## Your rights

You have the right to request that we:

- inform you whether we process your data, provide you with details relating to our processing, and with a copy of your data;
- rectify any inaccurate data we might have about you without undue delay;
- complete any incomplete information about you;
- erase your personal data without undue delay;
- are restricted from processing your data;
- furnish you with the personal data which you provided to us in a structured, commonly used and machine readable format;

Where we process your data solely on the basis of your consent, you are entitled to withdraw your consent at any time. This will not affect the lawfulness of our processing before the withdrawal.