

Finance for Homes Limited

Unit 4, Block D, Tyrrelstown Town Centre, Tyrrelstown, Dublin 15

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Privacy Statement

Introduction

Finance for Homes Limited 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 Finance for Homes Limited in relation to the information we collect about you. For the purposes of the GDPR the data controller is:

- **Finance for Homes Limited**
Contact details: Unit 4, Block D, Tyrrelstown Town Centre, Tyrrelstown, Dublin 15
Telephone: 089-6159282
Website: <http://www.financeforhomes.ie>

When we refer to 'we' it is Finance for Homes Limited. 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?

Finance for Homes Limited (trading as Finance for Home) is regulated by the Central Bank of Ireland as a Mortgage Intermediary and a Mortgage Credit Intermediary. You may contact the Central Bank on 1890-777777 or alternatively visit their website www.centralbank.ie to verify our credentials. Our business is subject to the Central Bank's Consumer Protection Code, Minimum Competency Code and Fitness and Probity Standards which offer protection to consumers. Our Data Protection Officer / GDPR Owner and data protection representatives can be contacted directly here:

- Michael Murphy / michael@financeforhomes.ie / 087-2538906

Purpose of processing your data

To arrange a mortgage product through us, we need to collect information to provide this service to you:

- **Contact & identifying information** such as title, name, address, email, telephone number, gender, marital status, date of birth, PPS number, nationality, country of residence, dependants, occupation, employer details and photographic identification. We require this Data to identify you, contact you and conduct a Suitability assessment, to fulfil our contract with you and to comply with legal obligation (e.g. performance of anti-money laundering checks).
- **Financial information** such as bank details and income details. We require this data so we can assess your application, to fulfil our contract with you and to comply with legal obligations. To allow us to provide our products and services and to run our business, we collect and process various categories of personal information such as information about your financial circumstances, your accounts, and transactions.
- **Other sensitive information** such as PEP status for all customers, which is necessary for compliance with anti-money laundering legislation. We will only process special categories of information where we have obtained your explicit consent or are lawfully permitted to do so.

Why we are processing your data? Our legal basis

To provide you with our services (Mortgage Advice / Broker) it is necessary for us to collect and process your personal data. We are required, therefore, to inform you of the legal basis for processing your personal data. One such legal basis is that the processing is necessary for the performance of the advisory services contract (and any other contract) that we commit to delivering to you from time to time. Another legal basis is that some processing is necessary for the purposes of the legitimate interest that we have, as a firm, that is authorised and regulated by the Central Bank of Ireland, in the proper administration and correct operation of our firm. There may also be circumstances where the legal basis for processing your personal data is consent (where we have sought it and it has been provided to us), in which case that consent may be withdrawn at any time.

In any event, Finance for Homes Limited are committed to ensuring that the information we collect, and use is appropriate for this purpose, and does not constitute an invasion of your privacy.

How will Finance for Homes Limited use the personal data it collects about me?

Finance for Homes Limited 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 endeavour to keep your information accurate and up to date, and not keep it for longer than is necessary.

Special Categories of personal data

Financial information is not classified as special categories of personal data however if we do collect any special categories of personal data (e.g. health, religious beliefs, racial, ethnic origin) we will ensure that we will obtain your explicit consent.

Who are we sharing your data with?

We will only use and share your information where it is necessary for us to carry out our lawful business activities. We may pass your personal data on to third-party service providers contracted to Finance for Homes Limited 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 fulfil 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 Finance for Homes Limited 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. 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:

Finance for Homes Limited facilitate you, our clients, rights' in line with our data protection policy and the subject access request procedure. This is available on request. 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 judicial review** – in the event that Finance for Homes 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. Finance for Homes Limited will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body and our internal governance.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Finance for Homes Limited or how your complaint has been handled, you have the right to lodge a complaint with Finance for Homes Limited's data protection representatives Data Protection Officer / GDPR Owner.

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

Data Protection Commission
Canal House,
Station Road,
Portarlinton,
Co. Laois, R32 AP23
Phone: + 353 57 868 4800 / + 353 761 104 800
Fax: + 353 57 868 4757
Web: www.dataprotection.ie
Email: info@dataprotection.ie

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.

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on 087-2538906 / 089-6159282 / michael@financeforhomes.ie / sarah@financeforhomes.ie

Privacy policy statement changes

Finance for Homes Limited 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 are aware of any changes. By using our services, you agree to this privacy policy.

Updated March 2020