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## ***Wealthwise Financial Planning Privacy Statement***

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Wealthwise Financial Planning 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.

It is the intention of this privacy statement to be transparent and explain to you the information practices of Wealthwise Financial Planning in relation to the information we collect about you and other users. This Privacy Notice will inform you of the information we gather and how it is used. Wealthwise Financial Planning 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. Wealthwise Financial Planning complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data. Our Data privacy Policy is available on request.

For the purposes of the GDPR the data controller is:

- Wealthwise Financial Ltd T/A Wealthwise Financial Planning  
Block C, Hartley Business Park, Carrick on Shannon, Co. Leitrim

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.

**About Us:** Wealthwise Financial Limited trades as Wealthwise Financial Planning. We are located at Block C, Harley Business Park, Carrick on Shannon, Co. Leitrim. We can be contacted on 071 96 50699 or by email [info@wealthwise.ie](mailto:info@wealthwise.ie). Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life, pensions, savings & Investment products. To provide you with relevant information, respond to your requests we sometimes request that you provide us with information about yourself.

**What information we gather:** In general, you may visit our website without identifying yourself or revealing any personal information. Wealthwise Financial Planning collects domain information from your visit to customise and improve your experience on our website.

This website may collect certain information from your visit, including the date and time of your access, the pages you have accessed, the name of the Internet Service Provider and the Internet Protocol (IP) address by which you are accessing the Internet, and the Internet address from which you linked to our site, if applicable. We use this information to better understand how our website is being used so that we can improve its performance.

Some portions of this website may request that you give us information about yourself, from which we are able to identify you, such as your name, email or other address. Some of the ways in which we may collect information from you are:

- Subscription to newsletters or other Wealthwise Financial Planning content-related correspondence e.g. Event registrations for seminars, conferences, etc.
- White paper or other downloads



**Use of the information we gather:** When we collect information about you, we intend to tell you why we are asking for the information and what we intend to do with it. You will have the option of not providing the information, in which case you may still be able to access other parts of this website, although you may not be able to access certain services. In certain areas of our website, we may, where appropriate, enable you to 'opt in' to certain uses of your information e.g. personal data and direct marketing. Data will not be held for longer than is necessary. General client details will be held while you are a customer and will be retained for a period of 6 years after the relationship is terminated in line with CPC Legislation.

The information we collect about you or your computer is used to run the website, respond to your requests or process any transactions you have requested. It may also be used to verify your identity, send you information or contact you in relation to a Wealthwise Financial Planning product or service that you are using or that we believe may be of interest to you after you have chosen to 'Opt in'.

**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.

The information we collect may be used, stored and processed in the EU, UK or in any other country in which Wealthwise Financial Planning does business. By providing the information via the website, you are consenting to the transfer of the information outside of your country to any country (including countries which may not have adequate levels of protection).

Wealthwise Financial Planning 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 Wealthwise Financial Planning or its employees.

**Data security:** Wealthwise Financial Planning's 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.

**How to update and/or amend the personal information you have provided:** You are entitled to know whether we hold information about you and, if we do (subject to certain limitations), to have access to that information and have it corrected if it is inaccurate or out of date. To exercise your Right of Access or to update your details under your Right of Rectification or Erasure please email your request to the contact address below with proof of identity.

**Business Relationships:** This website contains links to other websites. Wealthwise Financial Planning is not responsible for the privacy practices or the content of such websites. Wealthwise



Financial Planning uses pixels, transparent GIF files and other methods to help manage online advertising.

**Contacting Us:** If you have any questions or comments about our privacy notice or practices, please contact us. Wealthwise Financial Planning may modify or update this privacy notice from time to time without prior notice. You can check the “Last Updated” date below to see when the notice was last changed. We encourage you to check this notice often so that you can continue be aware of how we are protecting your personal information. Your continued use of the website constitutes your consent to the contents of this privacy notice, as it may be modified from time to time.

**Email:** [info@wealthwise.ie](mailto:info@wealthwise.ie).

### **Why do Wealthwise Financial Planning need to collect and store personal data?**

In order for us to provide you with Advice regarding Life/Serious Illness/Income Protection Cover we need to collect personal data from you in order to provide you with quotations comparing premiums and covers from our business partners i.e. Friends First, Irish Life, Zurich, New Ireland & Royal London. In any event, we 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.

In terms of being contacted for marketing purposes Wealthwise Financial Planning would contact you for additional consent.

### **How will Wealthwise Financial Planning use the personal data it collects about me?**

Wealthwise Financial Planning 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.

Wealthwise Financial Planning is required to retain information in accordance with the law, such as information needed for income tax and audit purposes. How long certain kinds of personal data should be kept may also be governed by specific business-sector requirements and agreed practices. Personal data may be held in addition to these periods depending on individual business needs.

### **Under what circumstances will Wealthwise Financial Planning contact me?**

Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. Moreover, the information you provide will be subject to rigorous measures and procedures to minimise the risk of unauthorised access or disclosure.

### **Why we are processing your data? Our legal basis.**

Our reason and purpose for processing your personal data is:

- We have your **consent**
- We need to process your data to complete the **performance of a contract**

- Where you, the data subject is a party.
- **legal obligation** that needs to meet
- protect the **vital interests of the data subject**, including the protection of rights and freedoms
  
- processing that is in the **public interest**
- necessary for the **legitimate interests of the data controller** or third party, unless the processing is overridden by the vital interests, including rights and freedoms
- **national law**

### **Data Subjects Rights:**

We, Wealthwise Financial Planning facilitate the data subject's rights in line with the data protection policy and the subject access request procedure. This is available on request.

### **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 Wealthwise Financial Planning refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined in clause 3.6 below.

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**



## WEALTHWISE FINANCIAL PLANNING

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. Wealthwise Financial Planning will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body, The Central Bank of Ireland. All Personal data will be destroyed/shredded 6 years after the termination of our clients last policy in line with CPC regulations

### **Withdraw Consent**

If we are relying on your consent to process your data you can withdraw this at any time – this does not affect the lawfulness of processing based on your consent before its withdrawal.

### **Complaints**

In the event that you wish to make a complaint about how your personal data is being processed by Wealthwise Financial Planning, or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and Wealthwise Financial Planning's Compliance Officer.

Our Compliance Officer is Barbara McManus who is contactable on [barbara@wealthwise.ie](mailto:barbara@wealthwise.ie)

### **Failure to provide further information if needed**

If we are collecting your data to fulfil a contract (life policy, pension plan or investment policy) and you cannot provide this data the consequences of this could mean the contract cannot be completed or details are incorrect.

### **If we have received your personal data from another source:**

Wealthwise Financial Planning may occasionally collect your personal data from one of our Business partners after having received a signed Letter of Authority from the Data subject.

In this case, Wealthwise Financial Planning is committed to protecting and respecting your privacy.

It is the intention of this privacy statement ("Privacy Statement") to explain to you the information practices of Wealthwise Financial Planning in relation to the information we collect about you and other users.

## ***Cookies***

*Nearly all websites that you visit on the internet will use cookies in order to improve the experience that you receive, by remembering you for the duration of your visit.*

*Cookies, amongst other things, are responsible for maintaining your logged in state to a website. Without cookies, every time you moved to a new page on a website, it will think you are visiting for the first time and, ask you to login. However, after logging in, it will forget you have logged in and ask you to login again!!*

*We respect your privacy, as much as you like your privacy. Therefore, we keep the use of cookies to a bare minimum. However, the cookies that we do set are essential and the site simply cannot work without*



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FINANCIAL PLANNING

*them. Your continued use of the website indicates that you give your full consent for these cookies to be stored.*

### ***Essential Cookies***

*We set some essential cookies, which are required for the operation of the site. The cookies that we set, and their purpose, are detailed below:*

***\_cfduid*** *This cookie by Cloudflare is used to identify individual clients behind a shared IP address and apply security settings on a per-client basis. For example, if the visitor is in a coffee shop where there are a bunch of infected machines, but the specific visitor's machine is trusted (e.g. because they've completed a challenge within your Challenge Passage period), the cookie allows us to identify that client and not challenge them again. It does not correspond to any user ID in your web application, and does not store any personally identifiable information.*

***wp-settings-1 and wp-settings-time-1*** *Our website uses WordPress which uses cookies, or tiny pieces of information stored on your computer, to verify who you are. There are cookies for logged in users and for commenters.*

### ***Other cookies***

***Google Analytics:*** *In addition to the cookies that we set directly, we also use Google Analytics. This is a web analytics service provided by Google, Inc. Google Analytics sets a cookie in order to evaluate use of those services and compile a report for us. Should you decide that you don't want us to use those cookies, you can set your options with Google at <https://tools.google.com/dlpage/gaoptout>*

***Google Maps:*** *Cookies from Google may also be set when Google Maps are displayed on some of our website pages i.e Contact Us page. Certain Maps API(s) store and access cookies and other information which is used to provide visitors with our premises location.*

**Please see below a list of our Business Partners:**





**WEALTHWISE**  
FINANCIAL PLANNING



**WEALTHWISE  
BUSINESS PARTNERS**



**Irish Life**



**ARENA CAPITAL PARTNERS LTD.**



[www.wealthwise.ie](http://www.wealthwise.ie)

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