

Advent Financial Services Ltd. t/a Advent Financial Planning **Privacy Notice**

Introduction

Advent Financial Planning 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 Advent Financial Planning in relation to the information we collect about you.

For the purposes of the GDPR the data controller is:

- Advent Financial Planning
- Address: Heathfield, Kinnegad, Co. Westmeath - N91 VH74
- Phone: 044 939 1359
- Email: info@adventfinancial.ie
- Website: www.adventfinancial.ie
- When we refer to 'we' it is Advent Financial Planning

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?

•Advent Financial Planning, with registered offices at Heathfield, Kinnegad, Co. Westmeath, provided client solutions, financial planning and advice in Business Protection, Family Protection, Asset/Income Protection, Specified Illness Cover, Retirement Pre/Post Planning, Savings, Investments & Mortgage Planning.

•Advent Financial Planning Compliance and Data Protection representatives can be contacted directly here:

- [David D'Arcy – Compliance Manager](#)
- dataprotection@adventfinancial.ie
- [044 939 1359](tel:0449391359)

Purpose for processing your data

Advent Financial Planning provides advice across a broad range of areas. In order to provide our service to you, we are required to collect personal data for the purpose of offering financial solutions to you.

Why we are processing your data? Our legal basis.

In order for us to provide you with advice and financial solutions, Advent Financial Planning need to collect personal data for this purpose. Our reason (lawful reason) for processing your data under the GDPR is:

***Legal basis** – Advent Financial Planning needs to process your data as this is necessary in relation to a contract of insurance to which the individual has entered into or because the individual has asked for something to be done so they can enter into a contract which advice has been provided on.

In any event, Advent Financial Planning 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 Advent Financial Planning use the personal data it collects about me?

Advent 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.

Special Categories of personal data

If we collect any special categories of personal data (e.g. health, religious beliefs, racial, ethnic origin – financial information is not classified as special categories of personal data) – we will ensure the below

***We will obtain your explicit consent**

Who are we sharing your data with?

We may pass your personal data on to third-party service providers contracted to Advent Financial Planning 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 Advent Financial Planning 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.

The third parties that we pass your personal data to are:

Aviva Life & Pensions
Royal London
Zurich Life

New Ireland Assurance
Irish Life
Newcourt Retirement Fund Managers
Arena Capital Partners
Blackbee Investments

Wealth Options Ltd.
Wealth Options Capital
Quintas Wealth Management
Quilter Cheviot Investment managers
Conexim Advisors Ltd
Permanenttsb Mortgages
Solar 21
Brokers Ireland Mortgages

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:

Advent Financial Planning facilitate you, our clients, rights in line with our 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 Organisation Name 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. Advent Financial Planning will process personal data in accordance with our retention schedule. This retention schedule has been governed by our regulatory body Central Bank of Ireland and our internal governance.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Advent Financial Planning or how your complaint has been handled, you have the

right to lodge a complaint directly with the supervisory authority and Advent Financial Planning data protection representatives.

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.

Profiling – automatic decision making

***Should we require personal data before a contract is entered in to, such as health, financial or otherwise, we will inform you as to why we require such information and the purpose of how we use that information and to whom it may be shared with.**

Profiling and automatic decision making-
Profiling;

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

(a) Risk Profiling

(b) Profiling for marketing purposes.

(c) Establishing affordability and providing quotations for financial services and mortgage product

A) Risk Profiling

To establish a customer's attitude to investment risk (relates to pensions and investments) advisors have automated calculators which calculate the customers attitude to various levels of risk having answered a series of questions.

B) 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.

C) Establishing affordability and providing quotations for financial services products.

Additional Processing

If we intend to further process your personal data for a purpose other than for which the data was collected, we will provide this information prior to processing this data.

Updates to our Data Privacy Notice

We will keep this notice under regular review and will update it from time to time to reflect changes in the way we process personal information. The most recent version will be available at

www.adventfinancial.ie / Data-Privacy Notice.

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on 044 939 1359 or dataprotection@adventfinancial.ie

Privacy policy statement changes

Advent Financial Planning 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're aware of any changes. By using our services you agree to this privacy policy.