

# Wealth Options Privacy Policy



## Privacy Notice

This is the website of Wealth Options Ltd. We respect your right to privacy.

The following discloses our information gathering and dissemination practices relating to this website. In order to fully understand your rights, we encourage you to read this Privacy Notice. By using this website, you signify your express acceptance of this Privacy Notice. We are not responsible for the content or privacy practices of other websites. If you do not agree with or you are not comfortable with any aspect of the Privacy Notice, your only remedy is to discontinue use of the website. We reserve the right to modify this Privacy Notice at any time. Each time you use this website you shall be bound by the then current Privacy Notice and accordingly you should review the Privacy Notice each time you use this website.

## Privacy & Data Protection

Wealth Options Ltd. fully respects your right to privacy and will not collect any personal information about you on this website without your clear knowledge and permission. Any personal information which you volunteer to Wealth Options Ltd. will be treated strictly in accordance with the Data Protection Acts 1988-2018. We do not require you to provide personal information unless you wish to avail of additional features or services. Where data is submitted it will be used for the stated purpose and any reasonably incidental purposes only.

We do not sell or distribute your personal information to third parties for purposes of allowing them to market products and services to you.

Communicating via the internet and sending information to you by other means necessarily involves your personal information passing through or being handled by third-parties.

## Who are we?

We are Wealth Options Limited. We are a wholesale distributor of financial products, who source, package and promote a diverse range of product options exclusively to financial intermediaries, specialising in innovative pension and investment products.

To find out how to contact us, check out our contact us page.

## Why do we process Your Data?

You have an opportunity to send us information via this website, such as through the "contact us" pages or any other area where you may send e-mails, request brochures/proposals or provide feedback. You may also choose to provide us with personal data (e.g. name, e-mail, postal address or other contact details) in an e-mail message to the address listed on our site. We use these details solely for the purpose for which you provided them (e.g. responding to your query, sending you updates, e-zines or other news items for which you have signed up, etc)

In order for us to provide you with our administration services, Wealth Options Ltd. need to process your personal data to provide you with a contract or sale or service.

When you browse our website certain statistical information is available to us via our internet service provider. This information may include the IP and logical address of the server you are using, the top level domain name from which you access the internet (for example .ie, .com, etc.), the type of browser you are using, the date and time you access our site and the internet address linking to our site. We may also use temporary "session" cookies which enable a visitor's web browser to remember which pages on this website have already been visited. This information may be used to help us to improve, administer and diagnose problems with our server and website.

### **Special Categories of Personal Data**

If we 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

### **Profiling & Automatic Decision Making**

We don't carry out automated decision making and or profiling.

### **Your rights**

- For processing activities for which we rely on consent as a basis for processing your data, you have the right to withdraw your consent at any time.
- For processing activities which are based on a statutory or contractual requirement, you may request your data not be processed for that purpose. However, this is not an absolute right and may be over-riden by our statutory obligations. In other cases, requesting that data should not be processed for a particular purpose may prevent us from executing a contract or delivering a service to you.

You have the right to request

- A copy of data we hold about you (Right of Access)
- That any error in data we hold about you is corrected (Right of Rectification)
- That data we hold about you be erased, unless we have a countervailing interest or legal obligation to retain it (Right of Erasure)
- That we refrain from processing data for a specific purpose (Right to Restrict processing)
- Not to be subject to automated processing, including profiling – You also have the right not to be subject to the legal effects of automated processing or profiling
- A copy of the data in a structured, commonly used and machine readable form to enable you to reuse your personal data for your own purposes across different services (Right of Data Portability)

We will accede to any such valid requests within 30 calendar days of the receipt of a valid request in writing.

Please send all requests in writing to Data Protection Manager, Wealth Options Limited, 1C & 2A Elm House, Millennium Park, Naas, Co. Kildare

We reserve the right to request you to provide additional information in order to enable us to identify your personal data and/or to verify your identity.

## Who we share your information with

We do not share your information with third parties other than as set out in this Policy. We may share your information in the following circumstances:

- *Service providers:* We may need to share personal information with our service providers, such as where necessary to provide our services to you. If there has been a breach of our Terms of Use, we may also share personal information with our legal advisors. All of our service providers will be obliged to keep your personal information safe and secure.
- *Consent:* We will share your information with a third party where you have allowed us to do so.
- *Business [Transfer]:* Where some or all of our company and/or its assets may potentially be or have been acquired, we may need to transfer your personal information to the new or prospective owners.
- *Legal and safety:* In certain instances, we may share information where we reasonably believe that it is necessary for legal reasons, to defend our legal rights, to enforce our Terms of Use or to protect our rights, property, users, customers or the safety of any person. For example, we may provide personal information where ordered by a court to do so.

## Where we store personal information

We generally store personal information on servers located inside the European Economic Area. However, in certain cases it may be necessary for us to transfer certain information to servers located outside of the EU. It is important to be aware that the privacy protections in certain jurisdictions may not be equivalent to those in Europe. We only transfer your information outside the EEA where permitted by law and ensuring that it is subject to appropriate protections.

## Data Retention

Wealth Options Ltd. retains personal data about individuals for a range of periods. The basis for our retention periods is based on our contractual obligations. We commit to not keeping personal data for longer than is necessary and review records on an annual basis.

## Cookies Policy

This cookies policy describes how Wealth Options Ltd. ("Wealth Options Ltd.") use "cookies" and other similar technologies, such as pixels and tags, in connection with our website: [www.wealthoptions.ie](http://www.wealthoptions.ie)

## Does Wealth Options Ltd. use cookies?

Yes. Please read this cookies policy carefully to ensure that you fully understand how and why we use cookies and related technologies. If you use our website with your browser set to accept cookies, you consent to our use of cookies as described in this policy. You also consent to our use of pixel tags if you choose to sign up for our legal update emails.

## What is a cookie?

A cookie is a small file consisting of letters and numbers that is placed on your computer or other device. Cookies enable our systems to recognize your device. Such recognition is necessary to for the efficient operation of our site.

## **Do I have to agree to Wealth Options Ltd.'s use of cookies?**

No.

If you do not consent to our use of cookies, you can set your browser settings to reject cookies. These settings are usually found in the "options" or "preferences" menu of your web browser. You can find more details about how to control cookies here. Alternatively, you can use the "Help" option in your web browser get more details.

A number of features of our services may not work or will be curtailed from working effectively without cookies. As a result, changing your browser settings to reject cookies may have a negative impact on your ability to use our website.

If you use our website with your web browser set to accept cookies, you consent to our use of cookies as described in this cookies policy. If you do not accept our use of cookies, you should either (a) immediately stop using our services or (b) use the settings described above to reject cookies. To withdraw your consent to our use of cookies, you should either (a) cease using our website or (b) delete our cookies using your web browser's settings and set your browser to reject future cookies. You can find out more about deleting and blocking cookies here and using your web browser's "Help" option.

## **Who drops cookies when I use Wealth Options Ltd.'s website?**

Many of the cookies dropped when you use our services are "first party cookies" (meaning cookies placed and read by Wealth Options Ltd. directly).

A number of our partners also drop cookies when you use our services. These specialist "third party cookies" are not set by Wealth Options Ltd. but are rather set by companies such as Google for website analytics purposes with our permission. Please read our partners' privacy policies to ensure that you're comfortable with the manner in which they use cookies:

[www.google.com/analytics/learn/privacy.html](http://www.google.com/analytics/learn/privacy.html)

[www.fonts.google.com](http://www.fonts.google.com)

[www.addthis.com/privacy](http://www.addthis.com/privacy)

## **What types of cookies are used on Wealth Options Ltd.'s website?**

We use both "session" and "persistent" cookies.

A session cookie is used to identify a particular visit to our site. These cookies expire after a short time, or when you close your web browser after using our services.

A persistent cookie will remain on your devices for a set period of time specified in the cookie. We use these cookies where we need to identify you over a longer period of time.

## Why are cookies used by Wealth Options Ltd.?

We use cookies for the following purposes:

- *Analytics* – cookies are used to learn how you, and other users, use our services and how well they perform. This allows us to identify errors, learn how our services perform, and improve and develop our services over time.
- *Website Optimization* – cookies are used to improve the operation and presentation of our website. This includes tracking our use of fonts, caching pages and identifying potential errors.
- *Advertising* - cookies are placed on our website by Doubleclick, with the permission of Wealth Options Ltd Ltd. These cookies are used, among other things, to show relevant advertisements (based on your surfing behaviour on our website) when you visit other websites

## How do I contact Wealth Options Ltd. to learn more?

If you have any questions about our use of cookies feel free to contact us at [info@wealthoptions.ie](mailto:info@wealthoptions.ie)

## Security

We take our security responsibilities seriously, employing the most appropriate physical and technical measures. We review our security policy regularly.

## Governing Law and Jurisdiction

This legal notice and all issues regarding this website are governed exclusively by Irish law and are subject to the exclusive jurisdiction of the Irish courts.

## General

Delay or failure on our part in enforcing any of our rights shall not constitute a waiver by us of our rights and remedies. If any part of this Privacy Notice is held to be invalid or unenforceable, the validity or enforceability of the remainder will not be affected.

## Contacting us

If you have any questions about this Privacy Notice, our practices relating to the website or your dealing with the website you can contact us at [info@wealthoptions.ie](mailto:info@wealthoptions.ie)

## Changes to this privacy statement

We keep our privacy notice under regular review. This privacy notice was last updated on 24 May 2018.