

Privacy Notice

Introduction

Roban Insurances Ltd t/a Roban Financial is committed to protecting and respecting your privacy.

It's important that you know exactly what we do with personal information that you and others provide to us, why we gather it and what it means to you. This notice explains the most important aspects of how we use your information and what rights you have under the General Data Protection Regulation (GDPR).

It is the intention of this privacy statement to explain to you the information practices of Roban Insurances Ltd t/a Roban Financial in relation to the information we collect about you.

At Roban Insurances Ltd t/a Roban Financial we are committed to:

- Protecting you and your information
- Giving you control
- Being transparent

For the purposes of the GDPR the data controller is:

- Roban Insurances Ltd t/a Roban Financial
- Contact details: Roban Financial, Slaney Place, Enniscorthy, Co. Wexford.
- When we refer to 'we' it is Roban Insurances Ltd t/a Roban Financial.

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?

Roban Insurance Ltd t/a Roban Financial was established on 1st December 2006. Prior to that date, Myles Roban, Managing Director of Roban Financial was a New Ireland Tied Agent.

Roban Financial is a Financial Services brokerage regulated by the Central Bank Of Ireland. Roban Financial offer a choice of providers and offer advice on a fair analysis of the market on protection, investments & savings and pre and post retirement products.

Our GDPR Owner and GDPR Co-Ordinator can be contacted directly here:

- Name: Myles A. Roban
- Email address: dataprotection@roban.ie
- Phone number: 053 9233640

- Name: Lisa Sexton
- Email address: dataprotection@roban.ie
- Phone number: 053 9233640



slaney place,
enniscorthy,
co. wexford.

telephone:
+353 (0) 53 92 33640

email:
info@roban.ie

website:
www.roban.ie

sound advice to help you
build your future

- life assurance
- pensions
- savings
- investments
- income protection
- business protection

**FINANCIAL
BROKER**
Financial Planning & Guidance

roban insurances limited
t/a roban financial are
regulated by the central
bank of ireland.

registered address:
slaney place,
enniscorthy,
co. wexford.

registered in ireland
cro no. 279026

directors:
m.a. roban (managing)
p.e. kelly

What information we collect about you

We gather data to identify you, including your contact information, your financial details/financial circumstances, your occupation/employment, your marital status and your health circumstances.

We collect information at our meetings, through correspondence with you and telephone calls with you which are recorded.

How will Roban Insurance Ltd t/a Roban Financial use the personal data it collects about me?

Roban Insurance Ltd t/a Roban Financial 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.

Why we are processing your data?

Our legal basis.

In order for us to provide you with the financial service you may require, Roban Insurance Ltd t/a Roban Financial need to collect personal financial data as outlined above. This is required in order to ascertain your personal and financial circumstances so that we can make suitable financial advice recommendations for you in the areas of savings and investments, protection and/or pension planning

Our reason (lawful reason) and purpose for processing your personal data under the GDPR is:

- Its use is necessary to provide our products and services to you
- You have agreed or explicitly consented to the use of your data in a specific way (you may withdraw this consent at any time)
- Insurance and Pension purposes; necessary and proportionate for the purposes of providing an insurance or pension product.
- To put in place agreed policies where you the data subject are a party
- To review and update the information we hold on file to ensure it is still relevant
- To assist claims where relevant
- Its use is necessary for us to comply with a legal or regulatory obligation

In any event, Roban Insurance Ltd t/a Roban Financial 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.

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 that 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 Roban Insurance Ltd t/a Roban Financial 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 Roban Insurance Ltd t/a Roban Financial procedures.

If we wish to pass your sensitive personal data onto a trusted 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 may pass your personal data to are:

- Selected CRM Providers
- Selected IT Provider
- Life Assurance Companies who provide protection, savings & investments and pension products
- Product Producer Companies who provide savings & investments and pension products

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.

How we use automated processing

We analyse your information using automated means to:

- help us understand your needs and develop our relationship with you
- making assessments where you apply for an insurance product

We can also use automated processing to comply with our legal obligations in connection with the prevention of money laundering, fraud and terrorist financing.

How to exercise your information rights and the right to object

Roban Insurance Ltd t/a Roban Financial 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 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 Roban Insurances t/a Roban Financial 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. Roban Insurance Ltd t/a Roban Financial 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 and our internal governance.

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.

Complaints

In the event that you wish to make a complaint about how your personal data is being processed by Roban Insurance Ltd t/a Roban Financial or how your complaint has been

handled, you have the right to lodge a complaint directly with the supervisory authority and Roban Insurance t/a Roban Financial's GDPR Owner as set out above.

The Office of the Data Protection Commission can be contacted at:

Postal Address: Data Protection Commission
Canal House, Station Road, Portarlington, R32 AP23, Co. Laois.
Telephone: +3536 (0)761 104 800
Lo Call Number: 1890 252 231
E-mail: info@dataprotection.ie

Failure to provide further information

If you do not provide your personal information we will not be able to:

- Assess suitability and where relevant provide you with a recommendation for a financial product or service
- Provide the requested products or services to you
- Continue to provide and/or renew existing products or services

Profiling – automatic decision making

Roban Insurance Ltd t/a Roban Financial do carry out profiling for the reasons as set out below.

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

We can also use automated processing to comply with our legal obligations in connection with the prevention of money laundering, fraud and terrorist financing.

Contact Us

Your privacy is important to us. If you have any comments or questions regarding this statement, please contact us on 053 9233640 or dataprotection@roban.ie

Privacy Policy Statement Changes

Roban Insurance Ltd t/a Roban Financial 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.

This privacy policy was last reviewed in May 2018

Source: Roban Insurance Ltd t/a Roban Financial Ltd.
