



Newcourt Pensioner Trustees Limited

Father Mathew Hall, 131 Church Street, Dublin 7

Data Privacy Notice

Date: 24 June 2019

Table of Contents

Table of Terms	3
NPT Privacy Statement and Use of Information Notice.....	4
Contact Details.....	4
Overview of Data Privacy Notice	5
Why do we need to collect personal data for Data Subjects?.....	5
Use of information and Lawful basis of processing	5
What legal obligations do we have?	6
Data we collect from you.....	6
Who do we share your personal information with?.....	6
Where information may be processed outside the EEA.....	7
The period of storage and retention of personal data	8
Your rights of access, rectification, erasure or restriction of processing	8
a) Right of Access	8
b) Right of rectification	8
c) Right to be Forgotten.....	8
d) Data Portability	9
e) Right to Object	9
f) Right to restriction of processing.....	9
Your right to lodge a complaint with the supervisory authority	9
Where you are obliged to provide information the consequences of failure to do so	9
Existence of automated decision making or profiling	10
Information on further processing of data beyond the original reason for collection	10
Security and Confidentiality.....	10
Updates to our Data Privacy Notice.....	10
Appendix A: Data Sets (Part I)	11
Appendix A: Data Sets (Part II)	12
APPENDIX B: Third Parties / Service Providers.....	14

Table of Terms

Data Controller	Newcourt Pensioneer Trustees Limited (NPT) is the registered party controlling data
Data Subject	Client or prospective client
Data Sets	Specific elements of data we collect, e.g. name, address, date of birth would be three data sets
Firm, the Firm	Newcourt Pensioneer Trustees Limited
GDPR	General Data Protection Regulation. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016
Personal Data	Means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly , in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person
Profiling	Means any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements
Sensitive Personal Data	Personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation

NPT Privacy Statement and Use of Information Notice

This is your guide to how the Firm manage your personal data. On the 25th May 2018 the General Data Protection Regulation 2016 takes effect. Under this regulation we need to provide you with information on the following:-

1. [Contact Details](#)
2. [What information we collect about you](#)
3. [For what processing purpose are we collecting information and under what legal basis](#)
4. [The recipients of the data we collect from you](#)
5. [Where information is processed outside the EEA and the safeguards in place](#)
6. [The period of storage of personal data](#)
7. [Your rights of access, rectification, erasure or restriction of processing](#)
8. [Your right to withdraw consent where processing is on that basis](#)
9. [Your right to lodge a complaint with the supervisory authority](#)
10. [Where you are obliged to provide information the consequences of failure to do so](#)
11. [Existence of automated decision making or profiling](#)
12. [Information on further processing of data beyond the original reason for collection](#)

The Firm are the Data Controller which means that we collect personal data from you (“Data Subject”) as our existing or prospective client.

The Firm provides separate services for Small Self-Administered Pension Schemes (SSAPS), Self-Invested Personal Pensions (SIPPs) and Corporate Trustee Services. Under our Corporate Trustee Services the Firm limits data sharing as we hold the least amount of Personal Data in providing this service. The majority of data detailed on the Corporate Trustee Services data set may be deleted after a short period of time. We have highlighted throughout the Privacy Notice what areas are applicable to each product/service provided by the Firm.

Contact Details

The Firm can be contacted as follows:-

Address:	Father Mathew Hall 131 Church Street Dublin 7
Email:	info@newcourtrustees.ie
Website:	www.newcourtrustees.ie
Phone no.:	+353 1 828 0070

If you wish to discuss any aspect of our Data Privacy Notice in relation to your relationship with us please email us at: dataprotection@newcourtrustees.ie

Overview of Data Privacy Notice

In order to provide products and services to you, we require certain Personal Data and other information relating to your application and / or your dealings with the Firm and other relevant third parties. Personal data in this Notice means any information which the Firm has or obtains or which you provide, such as your name, address and date of birth, from which you can be directly or indirectly personally identified. It can also include information such as PPS numbers and some of this personal information may be sensitive personal data such as data related to your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health or sexual orientation. The Firm will act as a data controller in relation to your personal data in compliance with the General Data Protection Regulation 2016.

Why do we need to collect personal data for Data Subjects?

We need to collect certain personal information (“Data sets”) because we are providing you with a pension service and / or administering your pension with us and need to process this information to fulfil our legal obligations under the contract you have entered into with us.

Use of information and Lawful basis of processing

The Firm will use your personal data for the following purposes: -

To fulfil our contractual obligations to you our client:

- For the purposes of providing services to you, and / or setting up and administering your pension contract and any other financial products or policies that you may have arranged through the Firm.
- To respond to or evaluate any queries, complaints or suggestions in relation to your contract, pension, transactions or other specific matter relating to same.
- For compliance with our legal obligations including: -
 - Anti-money laundering, anti-terrorism financing, sanctions screening and fraud prevention;
 - Compliance with applicable tax and regulatory reporting obligations;
 - Recording of telephone calls and electronic communications;
 - Disclosure obligations as a result of a court order.

For legitimate purpose use such as:

- Providing third parties with details of your Pension, products and policies where they have been established through the Firm. Providing brokers, accountants, solicitors, pension or policy providers with details for the purposes of their arrangements with you;
- For audit, compliance, or reporting purposes;
- Records of communications, whether that may be telephone recordings or other electronic communications for confirmation of instructions, training or compliance purposes;
- For external advisory or legal purposes;
- Market research or statistical reporting purposes;
- For billing purposes or collection of fees owed to the firm;

- For administration purposes in utilising our resources as efficiently as possible to service banking and property transactions.

Where you have provided your consent such as:

- For marketing of third party products or services;
- For processing of sensitive data such as health related information;
- For any other purpose for which you have provided your consent.

You may withdraw your consent at any point in the future should you wish for any or all of the purposes listed.

The Firm undertake to keep your personal data and all related information held private and confidential and we shall not use or disclose to any third party other than as disclosed above except where obliged by a court or regulatory body.

What legal obligations do we have?

Your relationship with the Firm is governed by a contract which provides you with the terms and conditions of the service we provide to you. Our relationship will continue until the termination of the contract. As part of fulfilling that contract we need to collect, use, store, disseminate, share and delete personal data sets about you within the organisation and with external third parties. Our obligations will extend beyond the contract termination where we are obligated under legislation to retain records for set periods of time.

Data we collect from you

The Firm collect several pieces of personal information from you over the course of our contractual relationship. The specific core data sets are listed in [Appendix A](#). These can vary over time and we may tailor this to your specific circumstances.

Who do we share your personal information with¹?

The Firm shares personal information with specified third parties who support important processing functions that we carry out. We act as joint controllers with Newcourt Retirement Fund Managers Limited and Retirement Asset Holdings DAC (other than for our Corporate Trustee Services), for service administration on banking and property services and for administration of client accounts transferring between firms. Third parties act on our instructions and have appropriate security measures in place to ensure data is kept confidential. Where we engage third parties we will have a contract in place to govern our relationship, we may have a Service Level Agreement in place to monitor third party performance, we may have accepted terms and conditions of usage in place for various IT software providers or specific agreements where third parties act as processors or joint

¹ The Firm differentiate in the list of Third Parties referred to in Appendix B, between Providers with which the Firm shares data with in respect of SSAPS/SIPPs and which Providers it shares information with for Corporate Trustee Services.

controllers. Examples of third parties (see [Appendix B](#) which contains details of the product or service each third party relates to) who may act as processors on our behalf are detailed as follows: -

- We use services such as Vision-net to identify you for anti-money laundering purposes and in compliance with our obligations under the 4th Anti-Money Laundering (AML) Directive 2015 (EU 2015/849).
- We use services such as Bank of Ireland Online to process banking transactions.
- We use Information Technology firms to maintain our systems such as Terra Alto.
- We utilise IT software firms to provide administration systems such as Profund and Core Communications.
- We utilise software accountancy packages such as those provided by Sage.
- We engage the services of professional firms such as solicitors, accountants, auditors, valuers and other consultants to act on our behalf and work with your advisers or appointed representatives.
- We work with agents/brokers/financial advisors/accountants who have a relationship with their relevant SSAPS/SIPPs/Corporate Trustee Services client.
- We are obligated under legislation to provide information to the Central Bank of Ireland, Revenue, Pensions Authority, an Garda Siochana, Courts, Companies Registration Office or other bodies as required under legislation.
- We engage the services of Amazon Worldwide Services (AWS) for cloud computing services and storage.
- We may work with companies that support the Firm to identify and analyse user behaviour on our website which use cookies, for example Google Analytics.

Where information may be processed outside the EEA

We sometimes need to share information with organisations who are located or undertaking processing outside the EEA. This may mean that your personal information may be processed in countries such as India² or the U.S.A³. We will only transfer personal information to a country outside the EEA if that country provides an adequate level of protection as set by the European Commission or where the transfer is made under a legally binding agreement containing model contractual clauses, EU-US Privacy Shield frameworks or other similar approved mechanisms. We will endeavour where possible to put measures in place to protect such data utilising protections such as encryption and anonymisation. We also have service agreements in place with processors we use to service our contract with you e.g. software providers and IT service providers where we have Service Level Agreements (SLA) in place. Due to the complexity of processing chains, many other service providers such as our banking partners will have agreements in place with their underlying processors who may be located in other countries outside the EEA. When we open trustee bank accounts or broker accounts for your products you will receive separate terms and conditions from those providers and you will need to refer to their privacy statements in addition to this notice.

² Profund's sub processor is based in India.

³ AWS service our account for administration purposes in the U.S.A

The period of storage and retention of personal data

The Firm administers pension products/provide pension services which by their very nature could span a considerable period of time from when they are first taken out to the retirement of the individual or subsequent period up to death after retirement. This time period could extend to over forty or fifty years or longer. We are obligated under various regulatory rules and legislation to maintain documents for certain periods. The various pieces of legislation that govern retention periods are the following: -

- a) (MIFID II) – European Union (Markets in Financial Instruments) Regulations 2017 – typically 5 years
- b) Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 – typically 5 years
- c) Consumer Protection Code, Central Bank of Ireland – typically 6 years
- d) Taxes Consolidation Acts 1997 – typically 7 years (6 tax years)

Generally due to the nature of pension products/pension services, instances may arise where you may need information many years after your contract has expired with us, which may extend well beyond 6 tax years. This could arise where products are held with various different providers and details of pension benefit payments or lump sums may be required for Revenue purposes, to be interlinked. In these instances storage periods may extend beyond the above noted periods.

Your rights of access, rectification, erasure or restriction of processing

You have a number of rights under the GDPR which allow you to exercise control over the way in which your personal data is processed. You can exercise these rights free of charge and within one month (30 calendar days) of your request being received. In exceptional cases only we may charge a reasonable administration fee and we may extend the period for a further two months in relation to complex cases. You will be informed if any of these apply to your request within one month. We are obliged to verify your identity once a request is received. We may refuse your request only where we have reasonable grounds to do so in that it is manifestly unfounded or excessive.

a) Right of Access

You have the right to obtain confirmation whether or not personal data concerning you is being processed and be provided with access to this data. You have the right to receive copies of the information we have about you.

b) Right of rectification

You have the right to have inaccurate personal data rectified without undue delay and the right to have incomplete data completed.

c) Right to be Forgotten

You have the right to Data Erasure, the right to be forgotten entitles you to have the data controller erase personal data, cease further dissemination of the data, and stop processing of the data. The conditions for erasure, include that the data is no longer relevant to the original purposes for processing, or you withdraw consent. The Firm must compare your rights to "the public interest in the availability of the data" when considering such requests.

d) Data Portability

GDPR introduces data portability - the right for you to receive the personal data concerning you, which you have previously provided in a '*commonly used and machine readable format*' and have the right to transmit that data to another controller.

e) Right to Object

You have the right to object to processing based on your particular situation where this is based on performance of a task carried out in the public interest, official authority vested in the controller or where it is necessary for the purposes of the legitimate interests of the controller or third party. This includes profiling based on those provisions or for direct marketing purposes.

f) Right to restriction of processing

You have the right to restriction of processing where the accuracy of your data is contested by you, where the processing is unlawful but erasure has been opposed, in defence of legal claims or where objection has been lodged pending the verification of legitimate overriding grounds by the controller.

Your right to lodge a complaint with the supervisory authority

If you are unhappy with any aspect of our privacy policies and procedures and are not satisfied with the Firm's responses, you are entitled to lodge a complaint with the Office of the Data Protection Commissioner: -

Office of the Data Protection Commissioner	Phone:	+353 57 868 4800
Canal House		+353 761 104 800
Station Road	Lo Call:	1 890 252 231
Portarlinton	Fax:	+353 57 868 4757
Co. Laois		
R32 AP23		
Email: info@dataprotection.ie	Website:	www.dataprotection.ie

Where you are obliged to provide information the consequences of failure to do so

As outlined in this notice the Firm collect, process, use, disseminate, store and delete personal information collected from you as part of doing business. When you enter a contract with us by availing of one of our products or services we need to collect information to perform our part of the contract. As such if you fail to provide information as requested by us we will be unable to provide the requested product or service. If you are an existing client and fail to provide additional information as requested we may be unable to continue to provide you with a product or service and we may terminate our contract.

Existence of automated decision making or profiling

The Firm uses cookies on its website. These are small text files that are placed on your machine to help the site provide a better user experience. In general, cookies are used to retain user preferences, store information for things like shopping carts, and provide anonymised tracking data to third party applications like Google Analytics. As a rule, cookies will make your browsing experience better. However, you may prefer to disable cookies on our website or on other websites. The most effective way to do this is to disable cookies in your browser. We suggest consulting the Help section of your browser. Your consent will be sought for the use of cookies when you visit the website.

The Firm and its appointed processors or joint controllers will engage in electronic screening against international PEP and sanctions lists for the purposes of compliance with anti-money laundering, fraud and counter terrorism financing legislation. Results will be maintained in accordance with the regulation and this may give rise to delays or refusal of business where hits are positive and / or a request for additional information. Authentication techniques to verify documentation provided will also be utilised for the prevention of fraud.

Information on further processing of data beyond the original reason for collection

The Firm will collect, use, disseminate, store and delete your personal information for the purposes outlined above. Where we intend to further process data for a different reason other than for the reason it was collected in the first place we will seek your consent to do so. Examples of this may be where we engage a third party marketing company to contact you to market pension related products provided by another firm.

Security and Confidentiality

The Firm will take all reasonable measures using technological methods and internal policies and procedures to ensure the protection of your data. We do this by ensuring our data and premises are physically protected and access is via employee fob to secure areas. Access to our systems is only provided to authorised persons and we employ techniques such as encryption when sending data externally and where possible we anonymise 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.newcourttrustees.ie/Data-Privacy-Notice

Appendix A: Data Sets

Part I: Corporate Trustee Services

This is a full list of the data that we may hold from time to time relating to our Corporate Trustee Services. Some of this data may be deleted from our records after a short period of time.

Sets	Data
1	Letter of Engagement
2	Employer's (of scheme) signatory listing
3	Application Form for Company Pension Scheme
4	Trust Deed
5	Deed of Removal and Appointment
6	Pension Adjustment Orders
7	Active Member Information
8	Deferred Member Information
9	Retirement Options Correspondence
10	Transfer Out Options Forms
11	Personal Retirement Bond Application Form (for deferred members)
12	P60 / P45 / salary information for members of scheme
13	Letter of Wishes Form
14	Death Certificate
15	Grant of Probate
16	Bank details of scheme member
17	Details of existing pension benefits of members
18	Trade Union which represents Employees (but not at individual member level)
19	Trustee Meeting Minutes
20	Trustee Annual Report
21	Breakdown of contributions per member
22	Scheme Wind Up Resolution

Appendix A: Data Sets

Part II: Small Self-Administered Pension Schemes/ Self-Invested Personal Pensions

Sets	Data
1	Name
2	Signature
3	Home Address
4	Mobile Number / Phone Number
5	Email Address
6	Date of Birth
7	PPS Number
8	Normal Retirement Age
9	Politically Exposed Person (PEP) Status
10	Marital Status
11	Spouse Name
12	Spouse Date of Birth
13	Pensions Adjustment Order
14	Occupation
15	Salary / P60 / P45
16	Trust Deed
17	Company Shareholding Self
18	Company Shareholding Spouse
19	Company Director Information
20	Employer Name
21	Employer Address
22	Principal Business Activity
23	Financial Year End
24	Employer Tax Number
25	Companies Registration Office Number
26	Parent Company jurisdiction
27	Employer Tax District
28	Employer Bank Details
29	Scheme Name
30	Bank Details of member
31	Dependents Details
32	Third Party Bank Details
33	Previous/Existing Pension Policy Numbers

34	Previous/Existing Pension Values
35	Guaranteed Pension Income
36	Financial Advisor Name
37	Financial Advisor Telephone Number
38	Financial Advisor Company
39	Financial Advisor Email Address
40	Information on previous benefits drawn down
41	Country of Birth
42	Sex
43	Driver Licence Number
44	Passport Number
45	PPS Card Number
46	Utility Bill Account Number
47	Credit Card Account Number
48	Employment History
49	Personal Financial Information / Assets (Application(s) for stockbroker share account)
50	Tax Residency
51	Country of Residency
52	Ill Health retirement information
53	AML on Executors of Will
54	Death Certificate
55	Bankruptcy Information

APPENDIX B: Third Parties / Service Providers*

* As at 24 June 2019

Entity	Primary Service Category	Jurisdiction	NPT Related Product / Service
Bank of Ireland	Banking	Ireland	SSAPS/SIPP/Corporate Trustee Services
KBC	Banking	Ireland	SSAPS/SIPP
Ulster Bank	Banking	Ireland	SSAPS/SIPP
Investec	Banking	Ireland	SSAPS/SIPP
AIB	Banking	Ireland	SSAPS/SIPP
EBS	Banking	Ireland	SSAPS/SIPP
PTSB	Banking	Ireland	SSAPS/SIPP
Barclays	Banking	Ireland	Corporate Trustee Services
RaboBank	Banking	Ireland/Netherlands	SSAPS/SIPP
Core Communications/ NEC	Telecommunications	Ireland United Kingdom	SSAPS/SIPP/Corporate Trustee Services
Amazon Worldwide Services	IT Cloud services	U.S.A / Ireland	SSAPS/SIPP/Corporate Trustee Services
TerraAlto	IT Service provider	Ireland	SSAPS/SIPP/Corporate Trustee Services
Profund / Jardine Lloyd Thompson (JLT) / Hindustan Computers Limited (HCL)	IT Service provider	United Kingdom / India	SSAPS
Sage	Accountancy Software	United Kingdom	SSAPS/SIPP/Corporate Trustee Services
Newcourt Retirement Fund Managers Limited	Administration – Banking /Property	Ireland	SSAPS/SIPP
Retirement Asset Holdings DAC	Administration – Property	Ireland	SSAPS/SIPP
Pulp Recycling	Secure shredding	Ireland	SSAPS/SIPP/Corporate Trustee Services
Vision-net / CRIF	IT Software	Ireland / Italy	SSAPS/SIPP
Hogan & Associates	Accountancy Services	Ireland	SSAPS/SIPP
Hogan & Co	Accountancy Services	Ireland	SSAPS
Agents/Brokers/Financial Advisors/Accountants	Client relationship/Accountancy Services	Ireland	SSAPS/SIPP/Corporate Trustee Services

Date: 24 June 2019