

Privacy Notice

**Privacy Notice for Ruth Mulcaire Financial
Planning Ltd
LAST UPDATED 23rd May 2018**

This is the privacy notice for Ruth Mulcaire Financial Planning Ltd and it relates to our privacy practices in connection with our website. We are not responsible for the content or privacy practices of other websites. Any external links to other websites are clearly identifiable as such. Ruth Mulcaire Financial Planning Ltd respects the rights of users of our website and is committed to protecting your privacy under the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018, at all times. We will not collect any personal information (also referred to as personal data) about you on our website without your permission or otherwise in accordance with the Data Protection Act.

Collection and use of Personal Data

Except in relation to certain specific features of our website, you do not have to provide us with any personal information (or personal data) to use our website. However, where you elect to give us your personal data through our website via online feedback forms or web email then we will treat your personal information in accordance with this notice.

Web Browsing

By simply visiting our website you do not disclose, nor do we collect, personal data on you. All that we may know about your visit may be limited to technical data such as;

- **The logical address (or IP address) of the server you used to access this website**
- **The top level domain name from which you access the internet (for example .ie, .com, .org, .net)**
- **The previous website address from which you reached us**
- **The type of web-browser you used**
- **Web traffic data (the amount of data sent and received by visitors to a web site. This is determined by the number of visitors and the number of pages they visit.**

The technical data may be used for administrative and statistical purposes and may be shared with our internet service provider. We may use this information to help us to improve our website. This technical data does not provide us with the personal data of visitors to our website.

Cookies

We do use cookies. [Note: You can change the settings on your browser to refuse all cookies. However, you should note that disabling cookies may result in some parts of the site not working efficiently or in slower downloads].

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your computer's hard drive. We use "cookies" to collect information. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our services.

Giving us your Personal Information

Please note that where you provide us with your personal information (e.g. name, e-mail address, work address, telephone and mobile phone numbers and/or other contact information), through a facility provided on our website or directly to us by e-mail, you consent to us;

- **Processing and administering your personal data to perform all necessary actions to give effect to your request or instruction; and**
- **Retaining a record of incoming and outgoing communications (e.g. email).**

Information in the email we receive and send will not be disclosed to any third party without the permission of the sender unless otherwise in accordance with the Data Protection Act.

Please note that by using Ruth Mulcaire Financial Planning Ltd website you are giving us your consent to process your personal data as outlined in this Privacy Notice. Your consent is also provided to any successor or assignee to Ruth Mulcaire Financial Planning Ltd and/or any of its businesses. We inform all persons who submit their personal data to us of these conditions by this Privacy Notice.

Security of Data

Ruth Mulcaire Financial Planning Ltd takes seriously its security obligations in respect of your personal data under the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018, to prevent unauthorized access to, or alteration or destruction of personal data in our possession.

Right of Access

You have a right to enquire or to be given a copy of any of your personal data held by us, in accordance with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018, subject to certain exceptions. To request a copy of your personal data please send your request in writing to us at Data Protection Officer, Ruth Mulcaire Financial Planning Ltd., Unit 7, Limerick Business Complex, Raheen Business Park, Limerick.

In order to deal with your request efficiently, please note the following important requirements;

- **We ask that you provide use with your name and address, and a description of the data you require (a confirmation / summary or Everything we hold for you on our records).**

Right of Rectification or Erasure

If we hold incorrect information about you which was originally submitted by you through this website, you have the right to have the data amended. Further, you have the right to have any information you have sent to us via this website erased. To request your right to rectification and/or erasure please send your request to us in writing to: Data Protection Officer, Ruth Mulcaire Financial Planning Ltd., Unit 7, Limerick Business Complex, Raheen Business Park, Limerick.

In order to deal with your request efficiently, please note the following important requirements;

- **Your name and address.**
- **A description of the specific personal data you wish rectified.**
- **If you request an erasure of your personal data all your data will be erased subject to the following important notice.**

We are not required to rectify or erase your data where to do so would prevent you from meeting your contractual obligations to us or where we are required to process (including retaining) your personal data for a lawful purpose in accordance with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018

Behavioral Remarketing

Ruth Mulcaire Financial Planning Ltd uses remarketing services to advertise on third party websites to you after you visited our Service. We and our third-party vendors use cookies to inform, optimize and serve ads based on your past visits to our Service. Google AdWords remarketing service is provided by Google Inc. You can opt-out of Google Analytics for Display Advertising and customize the Google Display Network ads by visiting the Google Ads Settings page. Google also recommends installing the Google Analytics Opt-out Browser Add-on for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics. For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page.

Service Providers

We may employ third party companies and individuals to facilitate our service, to provide the service on our behalf, to perform service-related services or to assist us in analyzing how our service is used. These third parties have access to your Personal Information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose in accordance with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

Third parties categories: Website maintenance, data storage & broker C.R.M..

Business

If Ruth Mulcaire Financial Planning Ltd is involved in a merger, acquisition or asset sale, your Personal Information may be transferred. We will provide notice before your Personal Information is transferred and becomes subject to a different Privacy Policy.

Children's Privacy

Our Service does not address anyone under the age of 13 ("Children"). We do not knowingly collect personally identifiable information from children under 13. If you are a parent or guardian and you are aware that your Children have provided us with Personal Information, please contact us. If we become aware that we have collected Personal Information from children under age 13 without verification of parental consent, we take steps to remove that information from our servers.

Future Changes to this Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, please contact us at

Address: Ruth Mulcaire Financial Planning Ltd, Unit 7, Limerick Business Complex, Raheen Business Park, Limerick.

Contact No: 061 225861

Glossary

Cookies: Small pieces of information, stored in simple text files, placed on your computer by a web site. Cookies can be read by the website on your subsequent visits so that you can access information in a faster and more efficient way. The information stored in a cookie may relate to your browsing habits on the web page, or a unique identification number so that the web site can "remember" you on your return visit. Generally speaking, cookies do not contain personal information from which you can be identified, unless you have separately furnished such information to the website.

IP address: The identifying details for your computer (or your internet company's computer), expressed in "internet protocol" code (for example 192.168.72.34). Every computer connected to the web has a unique IP address, although the address may not be the same every time a connection is made.

Personal data: means information about you which can identify you and which is within the possession of Data Ireland (e.g. your name and address).

Web browser: The piece of software you use to read web pages. Examples are Microsoft Internet Explorer, Netscape Navigator, Firefox and Opera.