

Privacy Policy – Helen McCormack Estate Agents

This Data Protection Privacy Policy shall be effective as and from the 25th May 2018.

This is your guide as to how your personal data is managed by Helen McCormack Estate Agents. This document outlines our approach under the General Data Protection Regulation 2018 (GDPR). In this notice - we explain how we collect personal information about you, how we use it and how you can interact with us about it.

1. Who are Helen McCormack Estate Agents?

Helen McCormack Estate Agents with a registered address of 51 Upper William Street, Limerick PSRA number No: 003085

2. Why do you collect information about me? What information will you collect?

There are a number of reasons why Helen McCormack Estate Agents collect information. We need to know how to contact you, we need to be certain of your identity and we need to understand your circumstances so that we can offer you the best possible customer experience.

The type of information that Helen McCormack Estate Agents may collect from you includes:

Your identity & contact name, copies of ID (which may include your date of birth), PPS number (or foreign equivalent), online user identifiers (such as your log on details), IP addresses, cookie identifiers, email addresses and contact phone numbers.

Bank account details, credit/debit card details, authorised signatory details, information relating to power of attorney arrangements.

Information you provide to us about others or others provide to us about you. An example relates to information concerning bidder and purchaser details for a property when somebody is bidding on behalf of a third party. Before you disclose information to us about another person, you need to be sure that you have their agreement to do so.

Sensitive categories of data - we may hold information about you which includes sensitive personal data. We will only hold this data when we need to for the purposes of the service we provide to you or where we have a legal obligation to do so. We are required to process sensitive personal data when we seek your passport ID or driving licence ID in the context of compliance with our anti-money laundering obligations.

Information which you have consented to us using such as allowing us to contact and send you property related communications on a periodic basis. We also collect information about your internet activity using technology known as cookies which can often be controlled through internet browsers. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. A cookie helps us make our website work better for you.

We use technologies to automatically collect information about your internet browser settings or Internet Protocol (IP) address, log in information, location based data and google analytics to improve our website offerings to you and to enhance your online visit to us.

We may also collect CCTV images at our office locations (but only for security reasons and to help prevent fraud or crime). We will also hold information on data access, correction, restriction, deletion, porting and complaints relating to you.

51 Upper William Street, Limerick V94 RY8W

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3. How do you collect information about me? And when do you do so?

We collect information about you in a number of different ways. Some examples include:

When you set up an account with us online.

When you register with us to receive property related updates.

When you make a request to be added to our marketing database.

When you use our website.

When you or others give us information verbally or in writing. This information may be by way of registration forms, viewing attendee sheets, through correspondence with us or if you make a complaint.

From your online activities with third parties where you have given us your consent (e.g. by consenting to our use of certain cookies or other location tracking technologies).

4. How do you use my information?

We may use your personal data for matters such as confirming your identity, to help us in the processing of an application for one of our services or to improve your customer experience with us.

Your data is used to manage and administer your account. Your data is also used to process transactions. For example, if you have provided us with your credit or debit card information or if you have provided us with your bank account details.

We may use your data to contact you by post, phone, text message, email or social media using our website or other means but not in a way that is contrary to your instructions to us, legitimate interest or contrary to law. We may monitor and record our conversations when we speak on the telephone (to check your instructions to us and for training and quality purposes) but will advise you if we are doing so. Your data may also be used to recover debts you may owe and also to manage and respond to a complaint or appeal that you have.

We may also use your data to manage our business for our legitimate interests, such as conducting marketing activities such as direct marketing (provided that you have not objected to us using your details in this way) and research, including customer surveys, analytics and related activities. Your data may be used to carry out strategic planning and business portfolio management. This could include compiling and processing your information for audit, statistical or research purposes (including, in some instances, making your data anonymous) in order to help us understand trends in our customer behaviour and to understand our risks better, including providing management information, operational and data risk management.

We may use your data to protect our business, reputation, resources and equipment, to manage network and information security (developing, testing and auditing our websites and other systems, dealing with accidental events or unlawful or malicious actions that compromise the availability, authenticity, integrity and confidentiality of stored or transmitted personal data, and the security of the related services).

We protect your information with security measures under laws that apply and we meet international standards in doing so. We keep our equipment, files and buildings secure. Personal data could be used to prevent and detect fraud, dishonesty and other crimes (such as preventing someone trying to steal your identity), including engaging professional IT Services to secure our information.

Helen McCormack Estate Agents may in the future wish to sell, transfer or merge part or all of its business or assets or to buy a new business or the assets of another business or enter into a merger with another business. If so, we may disclose your personal information under strict duties of confidentiality to a potential buyer, transferee, merger partner or seller and their advisers, so long as they agree to keep it confidential and to use it only to consider the possible transaction.



We need to use your information to manage and administer legal and compliance matters within Helen McCormack Estate Agents, including compliance with regulatory, legislative and voluntary codes of practice to which we have committed. We use your data to comply with your information rights, to establish your identity and to comply with laws and regulations concerning the prevention of money laundering, fraud and terrorist financing. As a result, we may need to disclose information to government and other statutory bodies. Your data may be used to comply with binding court orders, search warrants, requests to assist the Gardai with the investigation or prevention of an offence and orders relating to requests for mutual legal assistance in criminal matters received from foreign law enforcement agencies.

5. Does Helen McCormack Estate Agents use automated processing or analytics? What is the legal basis?

We do not use automated processing in relation to the information we collect from you as part of our business.

6. Do you share my information with anyone else?

We only share your information with a certain number of other parties and only as necessary. Examples of information sharing here include: Your authorised representatives. This would include your Solicitor and any other party authorised by you to receive your personal data.

Third parties we need to share your information with in order to facilitate payments (for example credit card issuers and merchant banks) and those you ask us to share your information with.

In the event that you are proposing to purchase a property from us which we are offering for sale we may disclose your data to the vendor of that property in order for your offer to be assessed.

Companies that provide support services for the purposes of protecting our legitimate interests. Your personal information remains protected when our service providers use it. We only permit service providers to use your information in accordance with our instructions, they have appropriate measures in place to protect your information. Our service providers include marketing and market research companies, IT and telecommunication service providers, software development contractors, data processors, debit/credit card companies, computer maintenance contractors, printing companies, property contractors, document storage and destruction companies, business advisers, debt collection agencies, auditors and other consultants, including legal advisers.

Statutory and regulatory bodies (including central and local government) and law enforcement authorities. These bodies include the likes of: the Data Protection Commissioner, the PSRA, An Garda Síochána/police authorities/enforcement agencies, the Revenue Commissioners, the Criminal Assets Bureau and US, EU and other designated authorities in connection with combating financial and other serious crime.

7. What about links on your website to other sites and social media?

Our Site may, from time to time, contain links to and from other websites and web platforms. In addition, third parties websites may also provide links to our Site. If you follow a link to any of those websites or web platforms, please note that those websites and web platforms have their own privacy policies and that we do not accept any responsibility or liability for those policies. Please check those policies before you submit any personal data to those websites. We do not accept, and we disclaim, any responsibility for the privacy statements and information protection practices of any third party website (whether or not such website is linked on or to the Site). These links are provided to you for convenience purposes only, and you access them at your own risk. It is your responsibility to check the third party website's privacy statements before you submit any personal data to their websites.

Our Site may also have "plugins" (such as the Facebook "share" or "like" button) to third-party sites or offer login (such as log in with Facebook) through a third-party account. Third-party plugins and login features, including their loading, operation and use, are governed by the privacy policy and terms of the third party providing them.



8. How long do Helen McCormack Estate Agents hold onto my information?

The length of time we hold your data depends on a number of factors, such as regulatory and statutory requirements. Other considerations are the type of data we hold about you, whether the data is required for a legal dispute and whether you or a regulatory authority asks us to keep it for a valid reason.

As a general rule, we keep your information for a period of 8 years. However, if you request that Helen McCormack Estate Agents delete your data (prior to this 8 year period elapsing) we shall process your request unless there is a valid reason not to delete the data (such as a requirement to hold onto your data as we have a legal obligation to do so).

9. What happens if I do not provide requested information to Helen McCormack Auctioneers Estate Agents?

Sharing information with us is in both your interest and ours. We need your information in order to provide our services to you, fulfil any contracts we have with you, to manage our business for our legitimate interests and to comply with our legal obligations.

You can choose not to share information with us but that this may limit the services we are able to provide to you. We may not be able to provide you with certain services that you request. For example, if you do not provide us with all requested information when registering for an auction we may not be able to approve you to bid on a property.

10. What is the legal basis for Helen McCormack Auctioneers Estate Agents using my information?

We will use your data and may share that data where:

Its use is necessary in relation to a service or a contract that you have entered into or because you have asked for something to be done so that you can enter into a contract with us or so that we can provide a service to you.

Its use is in accordance with our legitimate interests. Where we process your information for our legitimate interests, we ensure that there is a fair balance between our legitimate interest and your fundamental rights and freedoms. We may use your personal information to manage our everyday business needs including internal reporting, market research, to progress and respond to legal claims, to ensure appropriate IT security and to prevent fraud. Our legitimate interest here is the effective management of our business. We may use your personal information for marketing reasons, i.e. to update you in regarding to property related matters. Our legitimate interest here is to connect with you and to update you on properties and services we provide which may be of interest to you.

Its use is necessary because of a legal obligation that applies to us.

You have consented to the using of your data (including special categories of data) in a specific way.

Where you have made clearly sensitive categories of data about yourself public.

Where the processing of special categories of data is necessary for the establishment, exercise or defence of legal claims.

11. Does Helen McCormack Estate Agents process my information outside the European Economic Area (EEA)?

Your information is stored on secure systems within the premises of Helen McCormack Estate Agents and with providers of secure information storage. We do not transfer information about you outside the EEA.

We may allow the transfer of information about you outside the EEA by our service providers, but only if they agree to act solely on our instructions and to protect your information to the same standard that applies in the EEA. Where we authorise the processing/transfer of your personal information outside of the EEA, we require your personal information to be protected to at least Irish standards.



12. What rights do I have under GDPR?

You have several rights in relation to how we use your information and we have significant obligations in this regard.

You have the right to:

- Find out if we use your information, to access your information and to receive copies of the information we have about you. When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your data. If you make your request electronically, we will, where possible, provide the relevant information electronically unless you ask us otherwise.
- Request that inaccurate information is corrected and incomplete information updated.
- Object to particular uses of your personal data where the legal basis for our use of your data is our legitimate business interests. However, doing so may have an impact on the services we can / are willing to provide.
- Object to use of your personal data for direct marketing purposes.
- Have your data deleted or its use restricted – you have a right to this under certain circumstances.
- Obtain a transferable copy of certain data which can be transferred to another provider, known as “the right to data portability”. This right applies where personal information is being processed based on consent or for performance of a contract and the processing is carried out by automated means. The right also permits the transfer of data directly to another provider where technically feasible.
- Withdraw consent at any time, where any processing is based on consent. If you withdraw your consent, it will not affect the lawfulness of processing based on your consent before its withdrawal.
- We shall process your request without undue delay. In most instances, we will respond within one calendar month. If we are unable to deal with your request fully within a calendar month (due to the complexity or number of requests), we may extend this period by a further two calendar month period. Should this be necessary, we will explain the reasons why.
- You have the right to complain Helen McCormack Estate Agents or the Data Protection Commission or another supervisory authority. If you have a complaint about the use of your personal information, please let Helen McCormack Estate Agents know and we shall seek to resolve your issue as soon as possible. If you wish to make a complaint to Helen McCormack Estate Agents you may do so in person, by telephone, in writing or by email. Please be assured that all complaints received by us will be fully investigated. We ask that you supply as much information as possible to help us to resolve your complaint quickly.

13. How do I contact Helen McCormack Estate Agents and/or your Data Protection Officer?

If you have any questions about how your personal data is gathered, stored, shared or used, or if you wish to exercise any of your data rights, you can check our Privacy Policy or please contact our Data Protection Officer at:

Telephone: +353 (061) 446066

Email: info@mcea.ie

Postal Address: Helen McCormack Estate Agents, 51 Upper William Street, Limerick

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14. Can I contact anyone else?

If you are not satisfied with how Helen McCormack Estate Agents are dealing with your complaint you can contact the Office of the Data Protection Commissioner at <https://www.dataprotection.ie/docs/EN/Contact-us/m/11.htm>.

Telephone: +353 (0)761 104 800 or Lo Call Number 1890 252 231

Fax: +353 57 868 4757

E-mail: info@dataprotection.ie

Postal Address: Data Protection Commission, Canal House, Station Road, Portarlinton, R32 AP23, Co. Laois. 12.

15. Will there be any changes to your Privacy Policy?

We will update this Data Protection Privacy Policy from time to time. Any changes will be made available and posted to our website: mcea.ie

