

Privacy notice.

1. What is this notice about?

We are committed to protecting and respecting your privacy. The purpose of this notice is to outline how we manage your personal information in compliance with our legal obligations under the EU General Data Protection Regulation and Irish Data Protection Legislation.

Please read this notice carefully to understand how and why we use your personal information. If you provide us with personal information about someone else, please make sure that you have their permission to do so. You should also make them aware of this notice, as it will apply to them.

2. Who we are?

When we talk about “Harvest” or “us” or “we” or “our” in this notice, we are talking about Harvest Financial Services Limited.

3. What personal information do we collect about you?

We collect and process different types of personal information. Dependant on your choice of product or service, the type of personal information and method of collection will vary. We need to be able to contact you, confirm your identity and gather your personal information to ensure we deliver the best possible customer experience when providing products and services.

You may choose to give us your personal information through various mediums by accessing our website, by filling in forms and corresponding with us by phone, email or otherwise.

The personal information we may collect about you includes but is not limited to the following:

- identity and contact information e.g. name, signature, date of birth, proof of ID, proof of address, PPS number, nationality, gender, address, email address, phone numbers and residency;
- financial information e.g. bank account details, income details, employment status, assets and liabilities;
- telephone call recordings. We record and monitor telephone calls. We will let you know if your call is being recorded at the start of the call, so you can decide whether to continue with the call or not.

You may decide you do not want to share your personal information with us but doing so may limit the products and services we are able to provide you. However, when we request personal information we will tell you if providing it is a contractual requirement or not, whether we need it to comply with our legal and regulatory obligations and the consequences of failing to provide such personal information.

4. How is your personal information used?

We need to collect and use personal information to provide you with products and services. We will only collect, utilise and share your personal information in strict adherence with our legal obligations.

We use your personal information to:

- provide products and services to you;
- identify ways in which we can improve products and services;
- maintain and monitor products and services;
- protect both our interests;
- comply with legal and regulatory obligations;
- check against financial sanctions, PEP and adverse media hits e.g. crime and terrorism hits;
- recommend how products and services might be suitable for you; and
- manage and respond to your complaints.

If, at any time, we need to use your personal information for a purpose that is different from the original purposes of collecting the personal information, we will contact you.



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5. Who do we share your personal information with?

We only share your personal information with:

- your authorised representatives;
- third parties we need to share your personal information with to facilitate the provision of products and services on your behalf e.g. investment firms, investment managers, life offices and guarantors;
- joint applicants when you apply for our services on a joint basis;
- third party service providers with whom we have data processing agreements in place to protect your personal information e.g. Irish Life Group, IT service providers and Harvest Trustees Limited; and
- Legal and regulatory bodies e.g. the Revenue, An Garda Síochana, the Pensions Authority, the Central Bank of Ireland, the Financial Services and Pensions Ombudsman, etc.

In certain circumstances, we may be obliged to disclose personal information relating to you to third parties without notice to you to conform to a legal or regulatory requirement, to comply with a legal process, to carry out our duties or to assert, protect or defend our rights of property or your rights.

6. How do we keep your personal information safe?

Within Harvest your personal information will be transmitted and stored in a protected environment. We keep our computers, files and building secure. We take measures reasonably designed to protect your personal information from loss, misuse, unauthorised access, disclosure, alteration or unlawful destruction.

7. How long do we hold your personal information?

We do not hold your personal information for longer than is necessary. We hold your personal information while you are our customer and for a period after that relationship ceases, as permitted by law e.g. 6 years under the Statute of Limitations Act 1957.

8. What is our legal bases for using your personal information?

To use your personal information lawfully, we rely on one or more of the following legal bases:

- performance of a contract i.e. processing your personal information is necessary for us to provide you with products and services;
- we must process your personal information to comply with our legal obligations under AML law, Pensions law, etc.;
- our legitimate interests i.e. the interests of Harvest in conducting and managing our business when providing products and services; and
- your consent (which you may withdraw at any time).

9. Why may we need your consent and how you can withdraw it?

Sometimes we need your consent to use your personal information. If we process your personal information based on consent, you have the right to withdraw that consent at any time by contacting us directly (details below) or by clicking on the “unsubscribe from this list” icon on communiqués.

With marketing for example, we need your consent to make you aware of products and services which may be of interest to you. Customers can opt-in to receive our marketing material by indicating their preference on the Terms of Business.

10. Is your personal information transferred outside the EEA?

Your personal information is processed and stored within the European Economic Area (EEA). We may transfer your personal information to our service providers or other organisations outside of the EEA but only if they agree to act solely on our instructions and protect your personal information to the same standard that applies in the EEA.



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11. Can Harvest make changes to this notice?

Yes, we may change this notice from time to time, in whole or in part, at our sole discretion or to fulfil a legal or regulatory obligation. We encourage you to check our website to view the most recent version of the notice.

12. What rights do I have?

You have the right to:

- request a copy of your personal information;
- request that we correct or update your personal information;
- restrict our use of your personal information;
- object to our use of your personal information;
- request we transfer your personal information in digital form; and
- request we delete your personal information.

We generally do not charge you a fee when you request a copy of your personal information. However, if your request is deemed excessive or manifestly unfounded, we may choose to refuse your request or we may charge a reasonable fee to cover the additional administrative cost. We are obligated to act without undue delay, in most instances we will respond within one month of receipt of your request. This period may be extended by a further two months, we will notify you of any extension and the reason for the delay within one month of receipt of your request. Your right to obtain personal information can not adversely affect the rights and freedoms of others, therefore, we can not provide personal information about other people without their consent.

13. Who can I make a complaint to?

Our Compliance Department is responsible for the investigation of complaints.

You also have the right to make a complaint to the Data Protection Commission. The most effective and efficient way to contact the Data Protection Commission regarding queries or complaints is by means of the webforms available on their website <https://forms.dataprotection.ie/contact>. Contact details for the Data Protection Commission are also available on their website <https://www.dataprotection.ie/en/contact/how-contact-us>.

14. How to contact us?

If you have any complaints or questions about how your personal information is gathered, stored, shared or used, or if you wish to exercise any of your data rights, you may contact us at:

Head of Compliance,
Compliance Department,
Harvest Financial Services Limited,
Block 3, The Oval, Shelbourne Road, Ballsbridge, Dublin 4,
D04 T8F2.

Tel: +353 (0)1 237 5500
E-mail: justask@harvestfinancial.ie
Website: www.harvestfinancial.ie

The legislative information contained herein is based on our understanding of current practice as at July 2022 and may be subject to change in the future.

Harvest Financial Services Limited is regulated by the Central Bank of Ireland.

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