



KLCMH Ltd t/a Maple Financial (“we” or “us”) is committed to preserving the privacy of all visitors to [www.maplefinancial.ie](http://www.maplefinancial.ie) (the “Site”). Please read the following Website Privacy Policy to understand how we use and protect the information that you provide to us.

### **What information is being collected?**

Like most websites, we gather statistical and other analytical information collected on an aggregate basis of all visitors to our website. This Non-Personal Data comprises information that cannot be used to identify or contact you, such as demographic information regarding, for example, User IP addresses, browser types and other anonymous statistical data involving the use of our website. This website uses Google Analytics, a web analytics service provided by Google, Inc. (“Google”). Google Analytics uses “cookies”, which are text files placed on your computer, to help the website analyse how Users use the Site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google’s behalf.

Google will not associate your IP address with any other data held by Google.

### **The use of cookies**

Our Site may use “cookies” to enhance User experience. User’s web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. Users may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.

### **IP addresses**

Each time you use the internet, an IP address is assigned to your computer via your Internet Service Provider. This number may either be the same or different each time. Each time your computer requests information from our website, we log your IP address on our server. We may use this information to gather information about website traffic. There will not be any personal data transfers outside the EEA. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

KLCMH Ltd t/a Maple Financial is Regulated by the Central Bank of Ireland.  
Registered Address: 13 Knightsbrook Park, Trim, Co. Meath C15 E6N6  
Registration Number: 744247  
Member of Brokers Ireland  
Director: Kenny Morgan



### **How is Personal Information being used?**

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our Site, subscribe to the newsletter, fill out a form, and in connection with other activities, services, features or resources we make available on our Site. Users may be asked for, as appropriate, name and email address. Users may, however, visit our Site anonymously. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personal identification information, except that it may prevent them from engaging in certain Site related activities. Any information which you provide in this way is not made available to any third parties and is used by this Site only in line with the purpose for which you provided it. We will only use this information to provide you with a range of insurance, investment, and any other products which we believe may be in your best interest or to meet our regulatory obligations. We will therefore only pass information to our staff, consultants, support service providers, or at your request to other parties, such as the financial institution from which you decide to purchase a product or service, except where other disclosure is required by Law.

### **To whom will personal information be disclosed?**

In certain instances, we may make your information available to third parties with whom we have a relationship where that third party is providing services on our behalf. We will only provide those third parties with information that is necessary for them to perform the services and we take measures to protect your information. We do not transfer data outside of the EU.

### **Security**

Protecting customer information online is a priority for Maple Financial. Our systems use technologies such as firewalls (which are designed to protect systems from intrusion) and encryption (scrambling of information).

We use encryption technology to protect the personal information you send to us over the Internet. SSL is an encryption technology known as "Secure Sockets Layer". SSL encrypts transmissions between two parties and verifies the website server with which you are communicating. An 's' after the 'http' in a website's address indicates that you are attached to a secure server using SSL technology.



**Your personal data is stored on our secure server.**

Despite our best efforts, unfortunately no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot warrant the security of any information you transmit to us from our online products or services, and you do so at your own risk. Once we receive your transmission, we make our best efforts to ensure its security on our systems.

**Retention of your personal data**

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. As a rule, we keep your information for a specified period from the date when your contract ceases, and/or you cease to become a customer. Typically, this period is 7 years.

**Your rights as a data subject**

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 details of and/or 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 you 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 we refuse 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.

If you wish to avail of these rights, a request must be submitted in writing to us at the address stated in our contact details below. To protect your privacy, you may be asked to provide suitable proof of identification before we can process your request.

If we are unable to deal with your requests fully within a calendar month, we may extend this period by a further two calendar months and explain the reason why. If you make your request electronically, we will try to provide you with the relevant information electronically.

### **Complaints**

If you are dissatisfied with our services or how we use your data, you have the right to complain to the Data Protection Commission, contact details as follows:

Address:

**Data Protection Commissioner**

**Canal House**

**Station Road**

**Portarlington**

**R32 AP23 Co. Laois**

**Telephone: 076 1104800 or Lo Call Number 1890 252 231**

**Email - [info@dataprotection.ie](mailto:info@dataprotection.ie)**



### **Profiling – automatic decision making.**

Profiling:

Financial advisors use profiling in their business. The main categories are:

- 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.
- Profiling for marketing purposes – When we seek to contact you about other services, as outlined above we run automated queries on our computerised database to establish the suitability of proposed products or services to your needs.
- Establishing affordability and providing quotations for financial services and mortgage product.

### **Failure to provide further information.**

If we are collecting your data for a contract (e.g. Life policy) and you cannot provide this data, the consequences of this could mean the contract cannot be completed or details are incorrect.

### **Changes to this privacy policy**

KLCMH Ltd t/a Maple Financial has the discretion to update this privacy policy at any time. We encourage users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

### **Your acceptance of these terms**

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.



### **Our Contact Details**

If you have questions about how we use your information or wish to exercise your information rights, please contact us at.

KLCMH Ltd t/a Maple Financial

51 Bracken Road,

Sandyford

Dublin 18

Telephone no: 0868587593.

Email address: [info@maplefinancial.ie](mailto:info@maplefinancial.ie)

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