



Privacy Notice

Introduction

Moribus Financial Services Limited T/A Finance Choice (registered no. 652715) is a Financial Brokerage, which means that we provide advice, recommend products and transmit client orders to firms that provide Life Assurance, Pension, Investment and Mortgage solutions to our clients, based on the information that you provide to us (“*our services*”).

In the course of providing our services we gather “*personal data*” about you. Personal data includes any type of data that can be used to directly or indirectly identify an individual. Some examples of personal data are name, picture, phone number, address (which enable direct identification).

The purpose of this notice is to explain how and why Moribus Financial Services Limited T/A Finance Choice uses personal data we gather about you and your rights in relation to that personal data.

As we gather personal data, we are a “*data controller*” as defined by General Data Protection Regulations 697/2016/EU (“GDPR”). The data controller for GDPR purposes can be contacted at:

Email: info@financechoice.ie

Phone: 01 8115786

Address: Office 140, Block 1, Blanchardstown Corporate Park, Ballycoolin Road, Dublin D15, D15 AKK1

Purpose of Processing your Data

Moribus Financial Services Limited T/A Finance Choice will treat all personal information given to us as confidential and we will not disclose such information except as permitted by you or as required by law. We will not request personal information from you that we do not need to provide our services to you. The personal data you provide us will be held on paper and electronically and will only be used for the purposes permitted under relevant Data Protection law.

All personal data is gathered for the purpose of providing our services. Your personal data may necessarily be shared with service providers who provide support services to Moribus Financial Services Limited T/A Finance Choice and third- party providers who we transact business with on behalf of clients.

For potential clients, we process data:

- to market the services of our firm
- to provide you with updates and newsletters to which you have subscribed



The legal basis for this processing is our legitimate interest in the administration and operation of our business as well as our legitimate interest in marketing and promoting our services.

We do not send out newsletters currently, but should we commence, we shall write to you specifically seeking your consent to share information such as your name and email address with our newsletter services provider who sends out our newsletters. This provider is not permitted to use this data other than on our behalf.

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 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: if Moribus Financial Services Limited T/A Finance Choice refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined below.

In order to exercise any of the rights set out above, please contact us at the contact details at the start of this privacy notice.

If we are processing personal data based on your consent, you may withdraw that consent at any time. This does not affect the lawfulness of processing which took place prior to its withdrawal.

Retention of your personal data

Data will not be held for longer than is necessary for the purpose(s) for which they were obtained. The period for which data is retained will be subject to prevailing legislation and regulatory requirements.



Additional Processing

If we intend to further process your personal data for a purpose other than for which the data was collected, we will advise you of this and seek your consent prior to undertaking further processing.

Transfers of data outside the European Economic Area

We will not transfer any data outside of the European Economic Area, unless specifically requested to do so by you, depending on the circumstances of your transaction.

Complaints

If you wish to make a complaint about how your personal data is being processed by Moribus Financial Services Limited T/A Finance Choice, or how your complaint has been handled, you have the right to lodge a complaint directly with:

Data Protection Commission,
21 Fitzwilliam Square South,
Dublin 2,
D02 RD28.

Queries regarding the Privacy Statement

If you have any questions about our Privacy Statement and Conditions of Use, or any concern about privacy or the use of this Site in general, please contact us by e-mail at info@financechoice.ie

Change to the Privacy Notice

Moribus Financial Services Limited T/A Finance Choice may change this Privacy Notice from time to time. In this event, an updated version of the Privacy Notice will be posted to our website. Changes are effective from the point at which they are posted to the website. It is your responsibility to review this notice periodically to ensure you are aware of any changes. By using our services, you agree to this Privacy Notice.

Effective from 20-03-20

Version 2 (Updated January 2025)