

General Investment Trust – Data Privacy Notice (DPN)

February 2021

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1. Who we are and what we do

General Investment Trust DAC (GIT) is a company specialising in the provision of trustee services. Our primary aim is to ensure that the pension schemes for which we act as trustee operate in a compliant manner and that the interests of members and their beneficiaries are looked after.

GIT is a wholly owned subsidiary of New Ireland Assurance Company plc and is member of the Bank of Ireland Group.

At GIT, we take your privacy seriously. We want you to know exactly what we do with personal information that you and others provide to us, why we gather it and what it means to you.

We are committed to

- Protecting you and your information
- Giving you control
- Being transparent
- Creating value for you.

This **Data Privacy Notice** (Notice) is an important document which explains how we use your information and what rights you have under the General Data Protection Regulation (GDPR). GIT will use your information in accordance with this notice. Your information is held by GIT, New Ireland and members of the Bank of Ireland Group.

Throughout this Notice, “we”, “us”, “our” and “ours” refer to **General Investment Trust DAC** (GIT).

Registered Office: 3-4 South Frederick Street, Dublin 2.

Registered Number: 14852.

“New Ireland” means: New Ireland Assurance Company plc which also trades under the name and style of Bank of Ireland Life

Registered Office: 11/12 Dawson Street, Dublin 2.

Registered Number: 7336.

Frequently used trading names of New Ireland Assurance Company plc include “New Ireland”, “New Ireland Assurance” and “Bank of Ireland Life”.

“Bank of Ireland Group” means: all members of the Bank of Ireland Group whose holding company is Bank of Ireland Group plc which is incorporated in Ireland with Limited Liability

Registered Office: 40 Mespil Road, Dublin 4.

Registered Number: 593672.

Members of the Bank of Ireland Group (the “Group”) include: Bank of Ireland, Bank of Ireland Mortgage Bank, Bank of Ireland Insurance Services Limited and Bank of Ireland Life, which is a trading name of New Ireland Assurance Company plc. Your product or service terms and conditions will specify which member(s) of the Bank of Ireland Group is providing the relevant product or service.

2. The information we collect about you

Gathering and processing your personal data allows us to look after and to service the occupational pension scheme that you hold with us or are included in. Legislation and various codes of conduct require us to gather information from and about you. For example, we gather documentation to prove your identity and validate your address to comply with anti-money laundering legislation.

The information we collect falls into **various categories**.

- **Identity & contact information**

Name, date of birth, copies of ID, contact details, PPS number, home status and address, email address, work and personal phone numbers, marital status, family details, tax related information.

- **Financial details/circumstances**

Bank account details, income details, application processing and administration records, your employment status, transaction details, information relating to pensions adjustment orders.

- **Health and Medical information**

Where you are a member of an occupational pension scheme and you wish to avail of relevant benefits from the scheme. This information is requested so that we can provide you with your relevant benefits. We also use this information to assess and pay a claim.

- **Other personal information including;**

- › Telephone and image recordings (for example to allow us to carry out anti-money laundering checks, to allow you give us instructions by phone, to analyse, assess and improve our services to our customers and for training and quality purposes).
- › CCTV images and facial recognition at our offices (but only for security reasons and to help prevent fraud or crime).
- › Information in relation to data access, correction, restriction, deletion, porting request and complaints.

Sometimes we collect and use your information even though you are not a customer of ours

For example you may be an existing or prospective beneficiary or representative of one of our customers. If so, we will apply the principles outlined in this Data Privacy Notice when we are dealing with your information.

3. When and how we collect information about you.

We collect information you give us, information from your use of our services and information we get from third parties.

We collect information about you:

- When you ask us to provide you with services.
- When you or others give us information verbally or in writing, or if you make a complaint. This information can be on application forms, in records of your transactions with us and/or if you make a complaint.
- When you use our services, including making transactions on your policy, we gather details about how you pay money, how much the payments are for and when the payments are made.
- From information publicly available about you. For example, in trade directories, websites or social media. This information may assist us in processing claims.
- From fraud prevention agencies or public agencies such as the Companies Registration Office or judgement registries.

4. How we use your information

We use your information:

To provide our products and services to you and perform our contract with you.

To provide our products and services to you and perform our contract with you we use your information, including where relevant special category data e.g. data relating to your health, to:

- Establish your eligibility and acceptance for our services.
- Manage and administer your accounts, policies and benefits that we provide you.
- Process your application.
- Process payments that are paid to you or by you. For example, if you pay by direct debit, we will share transaction details with your payment service provider (for example, Bank of Ireland, etc.).
- Contact you by post, phone, text message, email, social media, fax or other means but not in a way contrary to your instructions to us or contrary to law.
- Monitor and record our conversations when we speak on the telephone.
- Share information with Insurance intermediaries, Insurance Companies, your Employer.
- Recover debts you have with us.
- Manage and respond to a complaint or appeal.

When you apply to us for membership and benefits and/or make a claim

- We will pass your details to the insurance company, intermediary, reinsurer, medical professional and/or claims agent.
- We can request information relating to your health for underwriting and claims administration purposes. This information can be obtained by, or shared with, medical screening companies and claims handlers, as well as medical professionals, insurance companies and your employer.
- We disclose your information within our Group of companies, to our agents and other insurers and third parties for administration, regulatory, customer care and service purposes and to investigate or prevent fraud.

To manage our business for our legitimate interests, subject to us not over-riding your interests or fundamental rights and freedoms.

To manage our business we use your information to:

- Provide service information, to improve our service quality and for training purposes.
- Gather your information to assess the quality of service we provide you.
- Risk management, strategic planning and business portfolio management.
- Compile and process your information for audit, statistical or research purposes (including, in particular instances, making your data anonymous) to help us understand trends in our customer behaviour and to understand our risks better, including for providing management information, operational and data risk management.
- Test and maintain our systems.
- Financially assess the performance of the business in line with reporting requirements and internal business assessment metrics.
- Assist in compliance with our legal obligations in connection with the prevention of money laundering and terrorist financing. For example, to screen for suspicious transactions.
- Protect our business, reputation, resources and equipment, manage network and information security (for example, 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), and prevent and detect fraud, dishonesty and other crimes (for example, to prevent someone trying to steal your identity). We also use CCTV at our premises.
- Manage and administer our own and the Group's legal and compliance affairs, including complying with regulatory guidance and mandatory or voluntary codes of practice to which we have committed.
- Enable us and Group members to share or access your information for internal administrative purposes, audit, prudential, statistical or research purposes (including making your data anonymous)

to help us understand trends in customer behaviour, for helping us to understand our risks better and for the purposes set out in this Privacy Notice (but not for the purposes of marketing where you have not consented to this).

- Assist our Group to buy or sell assets. Members of the Bank of Ireland Group 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 transaction. If the transaction goes ahead, the buyers, transferee or merger partner can use or disclose your personal information in the same way as set out in this notice.
- To facilitate potential or actual transfers of a product provided to you or in connection with a securitisation.
- To transmit your details within the Group and to third parties for internal administrative purposes, including the processing of your personal data, subject to having appropriate safeguards, including contractual provisions, in place.

To comply with our legal and regulatory obligations

We need to use your information to comply with legal obligations including:

- Complying with your data rights.
- Providing you with statutory and regulatory information and statements.
- Establishing your identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering, fraud and terrorist financing.
- We are required by law to screen applications that are made to us to ensure we are complying with the international fight against terrorism and other criminal activities. As a result, we need to disclose information to government and other statutory bodies.
- Preparing returns to regulators and relevant authorities, including preparing income tax, capital gains tax, capital acquisition tax and other Revenue returns.
- Reporting to and, where relevant, conducting searches on industry registers.
- Complying with binding requests from regulatory bodies including the Central Bank of Ireland, Pensions Authority.
- Complying with binding production orders or search warrants, orders relating to requests for mutual legal assistance in criminal matters received from foreign law enforcement agencies/ prosecutors.
- For other reasons where a statutory basis exists we do so, including use of your Personal Public Service (PPS) number.
- Complying with court orders arising in civil or criminal proceedings.

5. Who do we share information with?

There are a number of individuals and companies with whom **we share your information**, but only as necessary and in accordance with applicable Data Protection rules.

We can share your information with:

- Your authorised representatives, including your employer, broker/retail intermediary, attorney and any other party authorised by you to receive your personal data.
- Companies in the Bank of Ireland Group in order to enable us to better manage our business e.g. to provide us with combat money laundering services etc.
- Service providers who provide us support services. These include investment companies, IT and telecommunication service providers, software development contractors, data processors, computer maintenance contractors, printing companies, property contractors, document storage and destruction companies, archiving services suppliers, debt collection and tracing agencies, reinsurance companies, medical professionals, claims handlers, consultants and advisors including legal advisors and third party administrators.
- Third parties with whom we share your information at your request, such as your employer, other life assurance companies and pension providers.
- Statutory and regulatory bodies. These include the courts and those appointed by the courts, government departments, statutory and regulatory bodies in all jurisdictions where GIT and/or New Ireland operates including: the Central Bank of Ireland, the Office of the Data Protection Commissioner, Financial Services and Pensions Ombudsman, Pensions Authority, An Garda Síochána/police authorities/enforcement agencies, Revenue Commissioners, Criminal Assets Bureau, US, EU and other designated authorities in connection with combating financial and other serious crime.
- Third parties in connection with a sale or purchase of assets by a member of our Group. For example parties who are interested in or participating in buying or selling, (including by way of a loan assignment/transfer and securitisation scheme, collateralisation scheme or any other funding arrangement). This also includes the transfer of information to NTMA, its agents, appointees and related entities.
- Payment facilitators and other financial institutions, such as SWIFT, MoneyGram, banks and building societies.
- Courts and court-appointed persons/entities.
- Receivers, liquidators, examiners, official Assignee for Bankruptcy and equivalent in other jurisdictions, debt collection agencies, budgeting and advice agencies and tracing agencies.
- Business associates and other advisers.
- Employers.

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- Pension fund administrators and pensions trustees.
 - Police forces and security organisations, ombudsmen and regulatory authorities, as well as fraud-prevention agencies.
 - Insurers/re-insurers and insurance intermediaries.
 - Healthcare professionals and medical consultants.
 - Auditors
 - Business partners and joint ventures – we, our business partners or joint ventures will tell you about any such sharing of your information.

6. How long we hold your information

The length of time we hold your data depends on a **number of factors**, such as **regulatory rules and the type of financial service we have provided to you**.

Those factors include:

- The regulatory rules set by authorities like the Central Bank of Ireland and the Data Protection Commission, etc.
- Any statutory obligations we are subject to, including the Pensions Act 1990.
- The type of financial service we have provided to you.
- Whether you and us are in a legal or other type of dispute with another person or each other.
- The type of data we hold about you.
- 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 specified period of time from the date of when the scheme of which you are a member of ceases, or, we cease to be Trustees. Typically this period is 7 years, however it may be held for a longer or shorter period depending on a number of factors, including

- the type of data,
- the purpose for which it was collected,
- regulatory rules, and
- the type of service we have provided.

7. What if you don't provide personal information?

We need your information in order to:

- Provide our services to you
- Fulfil our contract with you
- Comply with our legal obligations
- Manage our business for our legitimate interests

Of course, you can choose not to share your information, but doing so will limit the services we are able to provide to you.

- We will not be able to provide you with certain services that you request
- We will not be able to continue to provide you with services
- We will not be able to assess your eligibility for a product or service

When we request information, we will tell you if providing it is a contractual requirement or not, and whether or not we need it to comply with our legal obligations

8. Where your information is stored

Your information is stored on systems within GIT, New Ireland's and the Group's premises and with providers of information storage (including cloud storage providers). We transfer information about you and your products and services with us to our service providers and other organisations, a number of which are outside the European Economic Area (EEA), but only if they agree to act solely on our instructions and protect your information to the same standard that applies in the EEA.

For example, we process payments using third parties (including other financial institutions such as banks and worldwide payments system) if, for example, we make a foreign payment to you. Those external organisations will process and store your personal information abroad and can have to disclose it to foreign authorities to help them in their fight against crime and terrorism.

How we use companies to process your information outside the European Economic Area (EEA).

A number of our service providers, for example IT, telecommunication, payment processors, reinsurers, tracing agents and contractors are based outside of 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.

9. The legal basis for using your information

We will use your data and 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 you can enter into a contract with us.
- Its use is necessary because of a legal obligation that applies to us (except an obligation imposed by a contract). An example of this would be us sharing your information with the Revenue Commissioners in the case of a pension or life assurance policy.
- You have consented or explicitly consented to the using of your data in a specific way.
- Its use is necessary to protect your “vital interests”. This will only arise in exceptional circumstances where we will use and/or disclose information about you to identify, locate and protect you, for example, if it comes to our attention that you are in imminent physical danger and this information is requested by An Garda Síochána or your relative.
- Its use is in accordance with our legitimate interests e.g. to manage our business, subject to those interests not over-riding your fundamental rights and freedoms.

10. Your Rights

You have **several rights** in relation to how we use your information.

- Find out if we use your information, to access your information and to receive copies of the information we have about you.
- Request that inaccurate information is corrected and incomplete information updated.
- Object to particular uses of your personal data for our legitimate business interests. However, doing so will have an impact on the services and products we can / are willing to provide.
- Object to use of your personal data for direct marketing purposes. If you object to this use we will stop using your data for direct marketing purposes.
- Have your data deleted or its use restricted – you have a right to this under certain circumstances. For example, where you withdraw consent you gave us previously and there is no other legal basis for us to retain it, or where you object to our use of your personal information for particular legitimate business interests.
- Transfer your information to another provider, known as the right to data portability.
- 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 consent before its withdrawal.

We will respond to your request as soon as possible. If we are unable to deal with your request fully within a month, due to the complexity or number of requests, we may extend this period by a further two months. Should this be necessary, we will explain the reasons why.

Note: If you make your request electronically, we will, where possible, provide the relevant information electronically unless you ask us otherwise.

You also have the right to complain to the Data Protection Commission or another supervisory authority.

11. How to update your information

It is important that the information we hold about you is accurate and up to date. Please let us know if your information changes or the information we hold about you is incorrect. You can ask us to update or correct your information using the contact details below.

12. Changing this privacy notice

To keep it up to date, or to comply with legal requirements, we may change this privacy notice from time to time. Any changes we make in the future will be made available on our website and, where appropriate, notified to you.

13. Contact details

If you have any questions or concerns about our use of your information or would like a copy of the information we hold about you, please contact us at:

General Investment Trust DAC (GIT)

3-4 South Frederick Street

Dublin 2

Phone +353 (1) 617 2885 | Email info@git.ie

You can contact the Office of the Data Protection Commission at:

Office of the Data Protection Commissioner

Canal House,

Station Road,

Portarlinton,

Co. Laois,

R32 AP23,

Ireland.

Phone +353 (0761) 104 800 | LoCall 1890 25 22 31

Fax +353 57 868 4757 | Email info@dataprotection.ie

