

Privacy and Cookies Policy

We at Affinity Mortgages Limited t/a Affinity Advisors respect your privacy and comply with our obligations under the Data Protection Acts, 1988 and 2003. The purpose of this Privacy and Cookies Policy is to outline how we deal with any personal data you provide to us while visiting our website and to outline what cookies we use and how we use them.

By visiting this website, you are accepting the terms of this Privacy Policy. Any external links to other websites are clearly identifiable as such, and we are not responsible for the content or the privacy policies of these other sites.

We obtain two types of information from visitors to our site:

Non Personal Data

You can visit our website without telling us who you are or revealing any personal information, including your email address. In this case, our web servers may collect the name of the domain you used to access the Internet (such as eircom.net) and the web site you came from and visit next. This information is used by us and our business partners to measure the number of visits, average time spent, page views, and other statistics about visitors to our web site in general. We may also use this data to monitor site performance and to make the site easier and more convenient to use.

Personal Data

There are times when we may ask you for information about yourself to assist us in meeting your various needs and this information is only collected if you voluntarily submit it to us. This information may be used for the purpose of:

- Providing you with services you have requested
- To contact you if required in connection with your enquiry
- To keep you up to date with any services or products offered by us that may be of interest to you unless you have chosen not to receive such information from us.

Personal data is not stored on the site, it is used to process your query or application only.

Should you contact us by phone, email or post or by any other method, we may hold the content, contact details and any additional information you provide to us on record for future reference and use.

Cookies

A cookie is a small amount of data, which often includes a unique identifier that is sent to your computer browser from a website's computer and is stored on your computer's hard drive. Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only allows a website to access the cookies it has already sent to you, not the cookies sent to you by other websites.

Tracking or Third Party Cookies

We record visits to our website and use browser cookies in order to monitor your progress through our site although we do not store your personal data in browser cookies. This information is used by us to measure the performance of the site and to generate other statistics about visitors to our web site in general. We may also use this data to make the site easier and more convenient to use.

The site uses Google Analytics, a web analytics service provided by a third party company ("Google").

Google Analytics installs cookies to analyze how the site is used. Google Analytics uses cookies to define user sessions, as well as to provide a number of key features in the Google Analytics reports. Google Analytics sets or updates cookies only to collect data required for the reports. Additionally, Google Analytics uses only first-party cookies. This means that all cookies set by Google Analytics for your domain send data only to the servers for your domain. This effectively makes Google Analytics cookies the personal property of your website domain, and the data cannot be altered or retrieved by any service on another domain.

The information generated by those cookies about your use of our websites and your current IP-address will be transmitted by your browser to and will be stored by Google on servers in the United States and other countries. Google will use this information on our behalf for the purpose of evaluating your use of this website, compiling reports on website activity and providing other services relating to website activity and internet usage to us. The IP address collected through Google Analytics will not be associated with any other data held by Google. You may choose to disable or block the Google cookies by selecting the appropriate settings on your browser. If you do this you may not be able to use the full functionality of our websites. You may download and install the Google Analytics Opt-out Browser Add-on available on the Google website.

You can accept or block cookies

Users can set their computers to accept all cookies, to notify them when a cookie is issued, or not to receive cookies at any time. If you set your computer not to receive cookies, this will mean that some websites will not function and certain personalised features cannot be provided to you. You can block any cookies from any website through your browser settings. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences or for more information about how to disable cookies in your browser please visit www.allaboutcookies.org (this is an external website with whom we have no affiliation or responsibility for content).

Telephone Calls

Please also note that telephone calls may be recorded for security purposes and monitored as part of our quality control procedures.

Purposes for which we use information about you:

We may use your personal information for the following purposes:

1. To enable you to access and use the Services; and/or
2. To personalise aspects of our overall service to you; and/or
3. To communicate with you; and/or
4. To use for future marketing by us, our third party providers and our affiliated companies
5. To process a transaction between you and third party and or our affiliated companies.

Disclosure of Information to Third Parties

Please be aware that once you use our Services, you will be regarded as having given your consent to us disclosing your personal information to the following parties:

1. Third Party providers and/or our affiliated companies, for the purposes of fulfilling your requests as well as offering you other products and services that may be of interest to you and for future marketing;
2. Disclosing your Personal Data if we believe in good faith that we are required to disclose it in order to comply with any applicable law, a summons, a search warrant, a court or regulatory

order, or other valid process.

Where we choose to have certain services provided by 3rd parties, we take all reasonable precautions regarding the data protection practices utilised by the service provider in protecting your Personal Information.

Sale of Business

We reserve the right to transfer information (including your Personal Data) to a third party in the event of a sale, merger, liquidation, receivership or transfer of all or substantially all of the assets of our company provided that the third party agrees to adhere to the terms of the Privacy Policy.

Communication with Customers

When you request us to contact you we will do so by phone call, post or email or both for the purposes of providing you with the service you require.

Updating Verifying and Deleting Personal Data

You may inform us of any changes in your Personal Data, and in accordance with our obligations under the Data Protection Acts, 1988 and 2003 we will update or delete your Personal Data accordingly. To find out what Personal Data we hold on you or to have your Personal Data updated, amended or removed from our database, email us at info@affinityadv.ie. Any such data subject requests may be subject to the prescribed fee. An access request should be in writing, accompanied by a fee of €6.35 and a form of identification must be provided, e.g. Copy of Passport, Driver's Licence.

You can ask us at any time to stop or change the methods by which we may send you marketing materials. This can be done free of charge by writing to us at Affinity Advisors, Denshaw House, 120 Lower Baggot Street, Dublin 2 or by emailing us at info@affinityadv.ie.

Changes to the Privacy Policy

Any changes to this Privacy Policy will be posted on the website so you are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We will seek your consent if we want to use your personal information for purposes other than those you have agreed to previously.

We reserve the right to modify this Privacy Statement at any time. By disclosing your Personal Information to us, you indicate your consent to the collection, storage, processing and use of your Personal Information by us as described in this Privacy Statement.

If you have any queries in relation to this Privacy Policy or wish to discuss any matters relating to the processing of your personal data on this website or any other data protection issues, please email info@affinityadv.ie or alternatively write to Affinity Advisors, Denshaw House, 120 Lower Baggot Street, Dublin 2.