



PRIVACY STATEMENT

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Privacy Statement

In this notice we explain how we collect your personal information, how we use it, how we store it and how you can interact with us in relation to it.

Should you have any queries regarding our Privacy Statement, please feel free to contact our Data Protection Lead using any of the below channels:

By Phone: 056 7706551 / +35356 7706551

By Email: info@smeleasing.ie

By Post: Data Protection Lead, SME Finance & Leasing Solutions DAC, Clashcollaire, Callan, Co Kilkenny

Via Website: <https://smeleasing.ie/contact/>

Who we are

Throughout this notice, when we mention “SME Finance”, “us” or “we” we are talking about SME Finance and Leasing Solutions DAC with an address at *Clashcollaire, Callan, Co Kilkenny*. We may share your information within our business and with our service providers to help us provide services to you and to comply with regulatory and legal requirements, and also to improve our products and services to you.

What is the Purpose of this Privacy Statement?

This SME Finance & Leasing Solutions DAC Privacy Statement refers to our commitment to treat the information of job candidates, employees, clients, contractors, suppliers and other interested parties with the utmost care and confidentiality.

With this policy, we ensure that we gather, store and handle data fairly, transparently and with respect towards individual rights in accordance with the applicable data protection legislation including the Irish Data Protection Acts and the EU General Data Protection Regulation.

Who does this Privacy Statement refer to?

This policy refers to all parties (job candidates, employees, clients, contractors, suppliers and other interested parties etc.) whose personal data is processed by us.

Who must follow this Privacy Statement?

Employees of SME Finance & Leasing Solutions DAC must follow this policy. Contractors, consultants, partners and any other external entity are also required to comply. Generally, this statement applies to anyone we collaborate with or who acts on our behalf and may need occasional access to data.

What data is included?

As part of our services, we need to obtain and process your personal data. This data includes any offline physical data or online data that makes a person identifiable such as names, addresses, usernames and passwords, IP addresses, any online identifier, CCTV, digital footprints, photographs, PPS numbers (not required for anyone other than employees but may feature on some documents provided to us e.g. passport), financial data etc.

Types of Personal Data (i.e. any information relating to an identified or identifiable person)

Type of Personal Data (i.e. any information relating to an identified or identifiable person)		Legal Basis *see section below for definitions	Retention Period
Demographic Data	Name, Date of Birth, age, marital status	Contract	5 years from end of contract / where no contract is entered into – 1 year from date of collection
Contact Details	home or work landline numbers / personal or work mobile numbers / home or work postal address / personal or work email address	Contract	5 years from end of contract / where no contract is entered into – 1 year from date of collection
Financial Data	bank account number / transaction details / credit history / existing credit facilities / financial accounts	Compliance	5 years from end of contract / where no contract is entered into – 1 year from date of collection
Digital Identifiers	IP address / MAC Address / X.Y Geographic Coordinate / meta data	Not currently collected	n/a
Social Media	Twitter Account / URL Facebook / URL LinkedIn / URL Instagram	Not currently collected	n/a
Special Data	not collected	n/a	n/a
Criminal Offences / Convictions	not collected	n/a	n/a
Government Identifiers	passport number / driver's licence / income tax number / PPS number	Compliance	5 years from end of contract

How SME Finance & Leasing Solutions DAC collect your data?

SME Finance & Leasing Solutions DAC collects this data in a transparent way and only with the full knowledge of interested parties.

How we may receive / collect your personal data:

- Filling in forms on smeleasing.ie (our website) such as the “Contact Us” and “Apply Now” forms. Please note – sensitive personal and financial data is not requested and should never be submitted using these online channels
- Applying for finance through one of our affiliate dealers. The information provided to us by the dealer will never include sensitive personal information – the information provided may include contact name, contact number, email address and details about what you may be financing
- Contacting us directly by phone or email to apply for finance – we operate a data minimisation policy whereby we will only ask you for information necessary to provide you with your requested product / services
- By applying for finance through affiliate brokers – the information you supply to the broker may be passed on to us for processing with your consent. This information may include contact name, contact numbers, email address, postal addresses, business information, financial information, photo ID
- Applying to work with us – this may include your CV, cover letter, your name, address email and phone numbers

Once this information is available to us, the following rules apply.

Our data will be:

- Accurate and kept up-to-date
- Collected fairly and for lawful purposes only
- Processed by SME Finance & Leasing Solutions DAC on the basis of either a valid contract, consent, legal compliance or legitimate interest
- Protected against any unauthorised or illegal processing by internal or external parties.

Our data will not be:

- Communicated to any unauthorised internal or external parties
- Stored for more than a specified amount of time (which is notified to you via this Privacy Statement prior to SME Finance & Leasing Solutions DAC receiving the data)
- Transferred to organisations, states or countries outside the European Economic area without adequate safeguards being put in place as required under Data Protection law.

Where consent is relied upon as a basis for processing of any personal data, you will be presented with an option to agree or disagree with the collection, use or disclosure of personal data. Explicit consent will be required for the processing of any special category of personal data.

What are the 7 principles we comply to?

- Lawful, Fair and Transparent - Ensuring valid obtaining and processing of personal data
- Purpose Limitation - Ensuring data is kept for one or more specified, explicit and lawful purposes
- Data Accuracy - Ensuring the data processed is accurate, complete and up-to-date
- Data Minimisation - Ensuring the data processed is adequate, relevant and not excessive
- Storage Limitation - Ensuring personal data is kept for no longer than necessary
- Integrity and Confidentially - Ensuring the safety & security of data
- Accountability - Ensuring correct records are maintained

Disclosure of data

Your personal information may also be processed by other organisations on our behalf for the purposes outlined above. We may disclose your information to the following:

- Revenue, Social Welfare, Data Protection Commission, outsourced Employment Law advisors, auditors, pension brokers & trustees, financial institutions, debt collectors, consultants, IT providers, couriers, shredding company, security company, printing company, accountant/auditors, insurers, partners, associates, agents or subcontractors and to possible successors to our business
- Transmission of personal data within a group of undertakings for internal administrative purposes including the processing of clients' or employees' personal data

Some of these parties may reside outside the European Economic Area (which currently comprises the Member states of the European Union plus Norway, Iceland and Liechtenstein). If we do this, we will ensure prior to sharing that your information will be treated to the same standards adopted in Ireland. We will not transfer data outside of the EEA whereby appropriate safeguards, derogation or adequacy standards are not met or recognised.

We may also disclose your information for the prevention and detection of crime and to protect the interests of SME Finance & Leasing DAC or others, or if required to do so by law or other binding request.

Information we provide before processing the data

Prior to processing any data SME Finance & Leasing Solutions DAC will always provide, via this Privacy Statement, the following information:

- Which of their data is collected?
- How SME Finance & Leasing Solutions DAC process their data
- The purpose for SME Finance & Leasing Solutions DAC processing their data
- Who has access to their information?
- Provisions in cases of lost, corrupted or compromised data
- Information relating to the right to request that we modify, erase, reduce or correct data contained in our systems
- Information relating to data subjects' rights in relation to their data.

How we protect your data

SME Finance & Leasing Solutions DAC's commitment to protect your data:

- Restrict and monitor access to sensitive data
- Develop transparent data collection procedures
- Train employees in data protection and security measures

- Build secure networks to protect online data from cyberattacks
- Establish clear procedures for reporting privacy breaches or data misuse
- Include contract clauses or communicate statements on how we handle data
- Establish data protection practices (document shredding, secure locks, data encryption, frequent backups, access authorisation etc.)

What is the legal basis for holding your data?

We collect your data based on the following legal basis

- **Consent** - where you have explicitly agreed to us processing your information for a specific reason such as marketing or explicit consent for us to process any special category of data about you;
- **Contract** - where you have entered into a service with us and the processing is necessary to perform this service
- **Compliance** - We are required by law to process that data in order to ensure we meet our 'know your client' and 'anti-money laundering' obligations; we may be required to process certain data to carry out our obligations under employment, social security or social protection law; the processing is necessary for the establishment, exercise or defence of legal claims
- **Legitimate interest** - the processing is necessary for the purposes of a legitimate interest pursued by us:
 - to provide our services to you or our clients and other third parties.
 - To ensure that our client engagements are well-managed
 - To ensure that complaints are managed effectively.
 - To prevent fraud
 - To enhance our service offerings
 - To keep you and our clients informed about the service we are currently providing to you and our clients.
- **Lawful Basis** - where data processing is a statutory or contractual requirement, failure to provide or consent to said processing may limit the number of products /services we can offer you or may prevent us from entering into a contract with you.

Website Cookie Policy

What are cookies?

A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

Cookies may be either “persistent” cookies or “session” cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

Cookies do not typically contain any information that personally identifies a user, but personal information that we store about you may be linked to the information stored in and obtained from cookies.

Cookies that we use

We use cookies for the following purposes:

- (a) authentication – we use cookies to identify you when you visit our website and as you navigate our website.
- (b) status – we use cookies to help us to determine if you are logged into our website
- (c) personalisation – we use cookies to store information about your preferences and to personalise the website for you
- (d) security – we use cookies as an element of the security measures used to protect user accounts, including preventing fraudulent use of login credentials, and to protect our website and services generally
- (e) analysis – we use cookies to help us to analyse the use and performance of our website and services
- (f) cookie consent – we use cookies to store your preferences in relation to the use of cookies more generally

Cookies used by our service providers

We use Google Analytics to analyse the use of our website. Google Analytics gathers information about website use by means of cookies. The information gathered relating to our website is used to create reports about the use of our website. Google’s privacy policy is available at: <https://www.google.com/policies/privacy/>.

Managing cookies

Most browsers allow you to refuse to accept cookies and to delete cookies. The methods for doing so vary from browser to browser, and from version to version. You can however obtain up-to-date information about blocking and deleting cookies via these links:

- (a) <https://support.google.com/chrome/answer/95647?hl=en> (Chrome);
- (b) <https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences> (Firefox);
- (c) <http://www.opera.com/help/tutorials/security/cookies/> (Opera);

- (d) <https://support.microsoft.com/en-gb/help/17442/windows-internet-explorer-delete-manage-cookies> (Internet Explorer);
- (e) <https://support.apple.com/kb/PH21411> (Safari); and
- (f) <https://privacy.microsoft.com/en-us/windows-10-microsoft-edge-and-privacy> (Edge).

Blocking all cookies will have a negative impact upon the usability of many websites. If you block cookies, you will not be able to use all the features on our website.

Data Subject Rights

How long will we hold your personal data?

We will only retain personal data for as long as necessary for the purposes for which it was collected; as required by law or regulatory guidance to which we are subject or for defence to any legal actions.

We will retain personal data about job applicant candidates for no more than one year.

I.I Right to Erasure

When have I the right to all my personal data being deleted by SME Finance?

You have the right to have your personal data deleted without undue delay if:

- The personal data is no longer necessary in relation to the purpose(s) for which it was collected/processed
- You are withdrawing consent and where there is no other legal ground for the processing
- You object to the processing and there are no overriding legitimate grounds for the processing
- The personal data has been unlawfully processed
- The personal data has to be erased so that we are in compliance with legal obligation
- The personal data has been collected in relation to the offer of information society services with a child.

What happens if SME Finance & Leasing Solutions DAC has made my personal data public?

If we have made your personal data public, we, taking account of available technology and the cost of implementation, will take reasonable steps, including technical measures, to inform those who are processing your personal data that you have requested the erasure.

What happens if SME Finance & Leasing Solutions DAC has disclosed my personal to third parties?

Where we have disclosed your personal data in question to third parties, we will inform them of your request for erasure where possible. We will also confirm to you details of relevant third parties to whom the data has been disclosed where appropriate.

I.II Right to Data Portability

When can I receive my personal data in machine readable format from SME Finance?

You will receive your personal data concerning you in a structured, commonly used and machine-readable format if:

- processing is based on consent
- processing is carried out by automated means.

Would SME Finance & Leasing Solutions DAC transfer the personal data to another service provider if I requested this?

We can transfer this data to another company selected by you on your written instruction where it is technically feasible taking account of the available technology and the feasible cost of transfer proportionate to the service, we provide to you.

Under what circumstances can SME Finance & Leasing Solutions DAC refuse?

You will not be able to obtain, or have transferred in machine-readable format, your personal data if we are processing this data in the public interest or in the exercise of official authority vested in us.

Will SME Finance & Leasing Solutions DAC provide me with my personal data if the file contains the personal data of others?

We will only provide you with your personal data, ensuring we protect the rights and freedoms of others. Where personal data of another person may be on the same files as yours, we will redact the full details of the other person.

I.III Right for Automated Individual Decision Making including Profiling

What are my rights in respect of Automated Decision making?

SME Finance & Leasing Solutions DAC does not have any automated decision-making processes. Where any such processes are introduced, we will provide you with the relevant information required under the "General Data Protection Regulation".

I.IV Right to Object

Have I already been informed about my right to object?

We have informed you of your right to object prior to us collecting any of your personal data as stated in our privacy notice.

When can I object to SME Finance & Leasing Solutions DAC processing my personal data?

You can object on grounds relating to your particular situation.

SME Finance & Leasing Solutions DAC will stop processing your personal data unless:

- we can demonstrate compelling legitimate grounds for the processing, which override your interests, rights and freedoms; or
- the processing is for the establishment, exercise or defence of legal claims.

What are my rights to object for direct marketing purposes?

Where your personal data is processed for direct marketing purposes, you have the right to object at any time to processing of personal data concerning you for such marketing, which includes profiling to the extent that it is related to such direct marketing.

Where you object to processing for direct marketing purposes, we will no longer process this data for such purposes.

What are my rights to object in the use of information society services?

In the context of the use of information society services, you may exercise your right to object by automated means using technical specifications.

I.V Right to Restriction of Processing

When can I restrict processing?

You may have processing of your personal data restricted:

- While we are verifying the accuracy of your personal data which you have contested
- If you choose restricted processing over erasure where processing is unlawful
- If we no longer need the personal data for its original purpose but are required to hold the personal data for defence of legal claims
- Where you have objected to the processing (where it was necessary for the performance of a public interest task or purpose of legitimate interests), and we are considering whether our legitimate grounds override.

What if SME Finance & Leasing Solutions DAC has provided my personal data to third parties?

Where we have disclosed your personal data in question to third parties, we will inform them about the restriction on the processing, unless it is impossible or involves disproportionate effort to do so.

How will I know if the restriction is lifted by SME Finance & Leasing Solutions DAC and/or relevant third parties?

We will inform on an individual basis when a restriction on processing has been lifted.

I.VI Right of Rectification Policy

What can I do if SME Finance & Leasing Solutions DAC is holding incorrect personal data about me?

Where you suspect that data, we hold about you is inaccurate, we will on demand rectify any inaccuracies without undue delay and provide confirmation of same.

What happens if SME Finance & Leasing Solutions DAC has disclosed my personal to third parties?

Where we have disclosed inaccurate personal data to third parties, we will inform them and request confirmation that rectification has occurred. We will also provide you with details of the third parties to whom your personal data has been disclosed.

I.VII Right to withdraw Consent

Under what circumstances could I withdraw consent?

You can withdraw consent if we are processing your personal data based on your consent.

When can I withdraw consent?

You can withdraw consent at any time.

If I withdraw consent what happens to my current data?

Any processing based on your consent will cease upon the withdrawal of that consent. Your withdrawal will not affect any processing of personal data prior to your withdrawal of consent, or any processing which is not based on your consent.

I.VIII Right to lodge a complaint

Can I lodge a complaint with the Data Protection Commission?

You can lodge a complaint with the Data Protection Commission in respect of any processing by or on behalf of SME Finance & Leasing Solutions DAC of personal data relating to you. Generally, it is better to have raised the complaint with us directly before raising a concern with the Data Protection Commissioner. If you are dissatisfied with our response you may then proceed to lodge a complaint / raise a concern with the DPC.

How do I lodge a complaint?

Making a complaint is simple and free. If you wish to lodge your complaint directly with SME Finance & Leasing Solutions DAC – please see “How to contact us” below. However, if you wish to raise your complaint with the DPC, all you need to do is write to the Data Protection Commission (contact details below) giving details about the matter. You should clearly identify the organisation or individual you are complaining about. You should also outline the steps you have taken to have your concerns dealt with by the organisation, and what sort of response you received from them. It is best practice to also provide copies of any letters between you and the organisation, as well as supporting evidence/material.

How to contact the Data Protection Commission:

Online: <https://www.dataprotection.ie/en/individuals/raising-concern-commission>

Postal Address: Data Protection Commission, 21 Fitzwilliam Square South, Dublin 2, D02 RD28

Phone: +353 (0)761 104 800 or **Lo Call Number:** +353 (0)57 868 4800

Email: info@dataprotection.ie

What happens after I make the complaint?

The Data Protection Commission will then take the matter up with SME Finance and Leasing Solutions DAC for you.

I.IX Right of Access Policy

When do I have the right to access my personal data from SME Finance & Leasing Solutions DAC?

Where SME Finance & Leasing Solutions DAC process any personal data relating to you, you have the right to obtain confirmation of same from us, and to have access to your data.

What information will SME Finance & Leasing Solutions DAC provide to me?

If we are processing your personal data, you are entitled to access a copy of all such personal data processed by us. We will also provide the following information including your full rights under Data Protection:

- why we are processing your personal data
- the types of personal data concerned
- the third parties or categories of third parties to whom the personal data have been or will be disclosed. We will inform you if any of the third parties are outside the European Economic Area (EEA) or international organisations
- how your personal data is safeguarded where we provide your personal data outside the European Economic Area or to an international organisation
- the length of time we will hold your data or if not possible, the criteria used to determine that period
- your rights to:
 - request any changes to inaccurate personal data held by us
 - have your personal data deleted on all our systems

- restriction of processing of personal data concerning you
- to object to such processing
- data portability
- your right to lodge a complaint with the Data Protection Commission
- where we have collected your personal data from a third party, we will provide you with the information as to our source of your personal data
- any automated decision-making, including profiling which includes your personal data. We will provide you with meaningful information about the logic involved, as well as the significance and the envisaged consequences of such processing for you.

How long will it take to receive my personal data from SME Finance & Leasing Solutions DAC?

We will provide you with a copy of the personal data we are currently processing within one month of request. In rare situations if we are unable to provide you with the data within one month, we will notify you within 10 days of your request explaining the reason for the delay and will commit to delivery within a further two months.

How much will it cost me to receive my personal data?

We will not charge for providing your personal data unless we believe the request is excessive and the cost of providing your data is disproportionate to your services provided.

Can I request additional copies of my personal data?

If you require additional copies, we will charge €20 to cover our administrative costs.

Can I receive my personal data electronically?

You can request your personal data by electronic means, and we will provide your personal data in a commonly used electronic form if technically feasible.

What will SME Finance & Leasing Solutions DAC do if another person's personal data is shared with my personal data?

We will only provide you with your personal data, ensuring we protect the rights and freedoms of others. Where personal data of another person may be on the same files as yours, we will redact the full details of the other person.

How to contact us

For any Data Privacy queries, concerns, questions or complaints – please do not hesitate to contact our Data Protection Lead through the following contact methods:

By Phone: 056 7706551 / +35356 7706551

By Email: info@smeleasing.ie

By Post: Data Protection Lead, SME Finance & Leasing Solutions DAC, Clashcollaire, Callan, Co Kilkenny

Via Website: <https://smeleasing.ie/contact/>