

YOUR PERSONAL
DATA IS IMPORTANT
**AND PROTECTING IT
IS A PRIORITY FOR US**

**DATA PROTECTION
SUMMARY**

TO FIND OUT MORE

Visit permanenttsb.ie/dataprotection
or ask a member of staff

DATA PROTECTION SUMMARY

The EU General Data Protection Regulation is intended to put you, the customer, in control of your personal data. This is a summary of our Data Protection Notice. For our full Data Protection Notice please go online to permanenttsb.ie/dataprotection, visit one of our branches or contact Open24 on 1890 500 121.

Who we are

When we talk about 'Permanent TSB', or 'we' or 'us', we are talking about Permanent TSB p.l.c. with registered offices at 56-59 St. Stephen's Green, Dublin 2 and registered company number 222332, and its parent company (Permanent TSB Group Holdings p.l.c.), subsidiaries and affiliates. Permanent TSB is a provider of retail banking services in Ireland.

For more information visit permanenttsb.ie

What personal data we collect

The personal data we collect and hold includes information required to identify you, your contact details and information in relation to your financial circumstances.

How we obtain and process your personal data

We will obtain personal data from you directly, from third parties or gather it through your use of our products or services. We process your personal data to allow us to provide our products and services to you and in the day to day running of Permanent TSB.

Our legal bases for using your personal data

Any time we process your personal data, we must have a legal basis to do so. The various ways we process your personal data and the legal bases we rely on are outlined below.

1. Performance of our contract with you

We process your personal data in order to be able to provide you with the products or services that we have agreed with you.

2. Compliance with our legal obligations

We are required to process your personal data to comply with various legal and regulatory obligations, for example reporting to regulatory authorities, such as the Central Bank of Ireland, and to law enforcement agencies under anti-money laundering legislation.

3. Where you provide consent

We may, at times, request your consent to process your personal data for specific reasons. For example, we will request your consent to directly market products or services of third parties to you. In addition, we will require your explicit consent to process any special categories of data that you provide, for example health related data. You have the right to withdraw your consent at any time.

4. In our legitimate interests

We will process your personal data to help us operate as a bank and to conduct our business in a responsible and commercially prudent manner. Activities carried out on this basis include: credit risk management; system and network security; quality assurance and training; the purchase and sale of assets; analysis of customer demographics and transactional data to help us develop new products; and direct marketing of Permanent TSB products and services. In addition, we will report credit facilities to the Irish Credit Bureau ('ICB') in the legitimate interests of Permanent TSB and the ICB. When we process your personal data in our own interests, we will ensure that there is a fair balance between our interests and your rights and freedoms.

Sharing your personal data

We will share your personal data within Permanent TSB, and with third parties where required for business, legal and regulatory purposes, including with:

- » our insurance partners where we act as agents for insurance
- » trusted third parties who perform services for us, including IT providers, solicitors and debt collection agencies
- » statutory, regulatory and law enforcement authorities, as required by law.

Where such third parties operate internationally, we will take steps to ensure that any transfer of your personal data outside of the European Economic Area (EEA) is managed carefully in accordance with applicable data protection law.

How long will we keep your personal data

We will retain your information for no longer than is necessary for the purpose for which it was obtained by us or as required or permitted for legal, regulatory, fraud prevention and legitimate business purposes, including, if relevant, to deal with any claim or dispute that might arise in connection with the services you receive from us.

YOUR RIGHTS IN RELATION TO YOUR PERSONAL DATA

You have a number of rights in relation to your personal data including the right to:

- » know if your personal data is processed and to receive a copy of your personal data
- » have your data kept up to date and corrected where it is shown to be inaccurate
- » have your data erased or to restrict our processing, in certain circumstances
- » object to processing activities conducted in our legitimate interests, e.g. profiling or direct marketing
- » receive (or have sent to another provider) a copy of your personal data in a portable format, in certain circumstances

How to exercise your rights: In Permanent TSB we have established a dedicated team to help you to exercise your rights under data protection law. You can contact this team directly:

- » by post: Data Subject Rights Team, Permanent TSB, 56/59 St. Stephen's Green, Dublin 2
- » via Open24 Online Banking: Please use the 'Data Subject Rights' link in the navigation menu or call us on 1890 500 121 and a staff member will guide you in the submission of your request
- » via a local branch

Objecting to direct marketing: If you wish to object at any time to direct marketing, we will stop marketing to you if you contact us in writing to FREEPOST F4940, Customer Data Quality (Direct Marketing), Permanent TSB p.l.c., 56-59 St. Stephen's Green, Dublin 2, by phone on 1890 500 121 or +353 1 212 4101 or go to your local branch.

Contact Us

If you would like a copy of our full Data Protection Notice, please call us on 1890 500 121 or write to: Customer Services, Permanent TSB p.l.c., 56-59 St. Stephen's Green, Dublin 2.

If you wish to **exercise your data protection rights**, please contact our Data Subject Rights team using the contact details set out above.

If you have any **queries or complaints** about how we process your data, please contact our Data Protection Officer ('DPO'), by email at dpo@permanentsb.ie or in writing to Data Protection Officer, Permanent TSB p.l.c., 56-59 St. Stephen's Green, Dublin 2.

You also have the right to make a complaint to the Data Protection Commission where you feel that your rights have not been appropriately served by us. Details on how you can submit a complaint are available at dataprotection.ie or by calling +353 (0)761 104 800 or LoCall 1890 25 22 31.