

Privacy Policy GDPR V1.0

31st July 2018

New Harvest Investments Ltd t/a New Harvest Advisers
PRIVACY NOTICE V 1.0

1. IMPORTANT INFORMATION AND WHO WE ARE

What Is The Purpose Of This Document?

New Harvest Investments Ltd t/a New Harvest Advisers is committed to protecting the privacy and security of your personal information. This privacy notice aims to give you information on how we collect and process your personal data through your use of our website and during and after the supply of products or use of any of the services provided by us and our group companies.

This notice applies to anyone who uses our website or who buys or uses any of our products and / or services. We may update this notice at any time.

It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

Controller

New Harvest Investments Ltd t/a New Harvest Advisers, whose Registered Office is at 304 Capel Building, Mary's Abbey, Ireland (collectively referred to as Company, we, us, our in this privacy notice) is the controller and responsible for your personal data. This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice.

Third-Party Links

Our website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

2. THE KIND OF INFORMATION WE COLLECT ABOUT YOU

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

The personal information we collect about you will depend on the products and services you use and subscribe to.

We will collect, store, and use the following categories of personal information about you as follows:

- 1 Identity Data including personal contact details such as name and title.
- 2 Contact Data including addresses, telephone numbers, and personal email addresses.
- 3 Financial Data including bank account details, your debit or credit card information, your credit rating information (which we acquire from credit reference agencies) and other banking information.
- 4 Transaction Data including your billing history and products and services you use and anything else relating your account.
- 5 Profile Data including information you provide to us in your communications with us, information you provide to us when entering prize draws or competitions or participate in surveys.
- 6 Marketing and Communications Data including your preferences in receiving marketing from us and our third parties and your communication preferences.

We may also collect technical data and information on how you use our products and services, including:

1 Your activity on our website.

We do not collect, without your consent, any Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

If You Fail To Provide Personal Data

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with products or services). In this case, we may have to cancel a product or service you have with us but we will notify you if this is the case at the time.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

3. HOW IS YOUR PERSONAL INFORMATION COLLECTED?

We collect personal information about you through:

1 Direct interactions. You may give us your Identity, Contact, Financial and Transaction Data when you use our website, when you purchase our products and services and during the sales process.

2 Third parties or publicly available sources. We may sometimes receive personal data and additional information from third parties including credit reference agencies or other background check agencies; our partners; and business directories.

We will collect additional personal information in the course of performing our contract with you and in providing our products and services to you throughout the period of your contract with us.

4. HOW WE WILL USE INFORMATION ABOUT YOU

We will only use your personal information when the law allows us to. Most commonly, we will use your personal information in the following circumstances:

1. Where we need to perform the contract we have entered into with you.
2. Where we need to comply with a legal obligation.
3. Where we have your consent.
4. Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.

We may also use your personal information in the following situations, which are likely to be rare:

1. Where we need to protect your interests (or someone else's interests).

Situations in Which We Will Use Your Personal Information

We need all the categories of information in the list above primarily to allow us to perform our contract with you. In some cases we may use your personal information to pursue legitimate interests of our own or those of third parties, provided your interests and fundamental rights do not override those interests. The situations in which we will process your personal information are listed below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
<p>To process and deliver your order including:</p> <p>(a) Carrying out our obligations arising from any contracts entered into between you and us;</p> <p>(b) To confirm that your orders have been received and to process them;</p> <p>(c) To provide our products and services;</p> <p>(d) To provide you with the information and</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Financial</p> <p>(d) Transaction</p> <p>(e) Marketing and Communications</p>	<p>(a) Performance of a contract with you.</p> <p>(b) Necessary for our legitimate interests (to recover debts due to us).</p>

services that you request from us;

(e) For billing purposes, to manage payments, fees and charges

(f) To collect and recover money owed to us

To validate you as a registered customer when using our services and calling our customer services.

(a) Identity
(b) Contact

(a) Performance of a contract with you.

To notify you about changes to our services and to make suggestions and recommendations to you about goods or services that may be of interest to you.

(a) Identity
(b) Contact
(c) Technical
(d) Profile

(a) Necessary for our legitimate interests (to develop our products/services and grow our business).

For the administration of files and records; business management and planning, including accounting and auditing.

(a) Identity
(b) Contact
(c) Technical

(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services).
(b) Necessary to comply with a legal obligation.

To prevent fraud.

- (a) Identity
- (b) Contact
- (c) Financial
- (d) Transaction
- (e) Technical

- (a) Necessary for our legitimate interests (to prevent fraud).
- (b) Necessary to comply with a legal obligation

To send certain communications (including by email and SMS) to you including service announcements and administrative messages and other communications relating to our services.

- (a) Identity
- (b) Contact
- (c) Technical

- (a) Performance of a contract with you.
- (b) Necessary for our legitimate interests (for running our business, provision of administration services, network security and in the context of a business reorganisation or group restructuring exercise)

To ensure security for you and our staff, and help maintain service quality (calls to our customer services may be monitored and/or recorded for authentication, security, quality and training purposes).

- (a) Identity
- (b) Contact

- (a) Performance of a contract with you

To help the emergency services.

- (a) Identity
- (b) Contact

- (a) Where we need to comply with a legal obligation.

To comply with applicable laws, regulations, court orders, government and law enforcement agencies' requests, to operate our systems properly and to protect ourselves, our users and customers and to solve any customer disputes.

- (a) Identity
- (b) Contact
- (c) Financial
- (d) Transaction

(a) Where we need to comply with a legal obligation.

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal information.

Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising. We have established the following personal data control mechanisms:

Promotional Offers from Us

We may use your Identity, Contact, Technical and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us or purchased products or services from us or if you provided us with your details when you entered a competition or registered for a promotion and, in each case, you have not opted out of receiving that marketing.

Third-Party Marketing

We will get your express opt-in consent before we share your personal data with any company outside *New Harvest Investments Ltd t/a New Harvest Advisers* for marketing purposes.

Opting Out

You can ask us to stop sending you marketing messages at any time by checking or unchecking relevant boxes to adjust your marketing preferences or by following the opt-out links on any marketing message sent to you or by contacting us at any time.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product/service purchase, warranty registration, product/service experience or other transactions.

COOKIES

Our website uses cookies to distinguish you from other users of the website. This helps us to provide you with a good experience when you browse the website and also allows us to improve the website. For detailed information on the cookies we use and the purposes for which we use them see our Cookie policy.

If You Fail To Provide Personal Information

If you fail to provide certain information when requested, we may not be able to perform the contract we have entered into with you.

Change of Purpose

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

Automated Decision-Making

Automated decision-making takes place when an electronic system uses personal information to make a decision without human intervention. We are allowed to use automated decision-making in the following circumstances:

1. Where we have notified you of the decision and given you 21 days to request a reconsideration.
2. Where it is necessary to perform the contract with you and appropriate measures are in place to safeguard your rights.
3. In limited circumstances, with your explicit written consent and where appropriate measures are in place to safeguard your rights. You will not be subject to decisions that will have a significant impact on you based solely on automated decision-making, unless we have a lawful basis for doing so and we have notified you.

5. DATA SHARING

We may have to share your data with third parties, including third-party service providers and other entities in our group.

We require third parties to respect the security of your data and to treat it in accordance with the law.

Sharing Personal Information with Third Parties

We will share your personal information with third parties where required by law, where it is necessary to administer our contract with you or where we have another legitimate interest in doing so.

Third-Party Service Providers Who Will Process Your Personal Information

“Third parties” includes third-party service providers (including our card payment partners such as Paypal) and other entities within our group. A full list is available on request.

All our third-party service providers and other entities in the group are required to take appropriate security measures to protect your personal information in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

Sharing Personal Information with Other Entities In Our Group

We will share your personal information with other entities in our group as part of a business reorganisation or group restructuring exercise, for system maintenance support and hosting of data.

We may share your personal information with other third parties, for example in the context of the possible sale or restructuring of the business. We may also need to share your personal information with a regulator or to otherwise comply with the law.

6. DATA SECURITY

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

7. DATA RETENTION

How Long Will We Use Your Information For

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers for tax purposes.

In some circumstances we may anonymise your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you. We will retain and securely destroy your personal information in accordance with applicable laws and regulations.

8. RIGHTS OF ACCESS, CORRECTION, ERASURE, AND RESTRICTION

Your Rights In Connection With Personal Information

Under certain circumstances, by law you have the right to:

- **Request access** to your personal information (commonly known as a “data subject access request”). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).
- **Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.
- **Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- **Request the transfer** of your personal information to another party.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact our Data Protection Officer in writing (see contact details below).

No Fee Usually Required

You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is clearly unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

What We May Need From You

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

9. RIGHT TO WITHDRAW CONSENT

In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. To withdraw your consent, please contact Office in writing (see contact details below). Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law.

10. DATA PROTECTION OFFICER

In time we may appoint a data protection officer (DPO) to oversee compliance with this privacy notice. If you have any questions about this privacy notice or how we handle your personal information, please contact the Office.

You have the right to make a complaint at any time to the Data Protection Commissioner. We would, however, appreciate the chance to deal with your concerns before you approach the Data Protection Commissioner so please contact us in the first instance.

11. CHANGES TO THIS PRIVACY NOTICE

This version was last updated on 21st of May 2018.

We reserve the right to update this privacy notice at any time, and we will provide you with a new privacy notice when we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal information.

If you have any questions about this privacy notice, please contact office details.

12. GLOSSARY

Lawful Basis

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal or regulatory obligation means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.