

Youth Data Privacy Summary

How we protect
and manage
your personal data

This document tells you:

- ▶ What information we collect about you and when we collect it
- ▶ How and why we use your information
- ▶ Who we share your information with
- ▶ What privacy rights you have and how you can use them.

Bank of Ireland Data Privacy Summary

At Bank of Ireland Group, we take protecting your personal information seriously. We want you to know exactly what we do with any personal information that you give us and that anybody else gives us about you. It's important that you know why we collect it. And it's important that you know what we do with it afterwards.

What this document tells you

This document tells you how we handle information about you and how we keep it safe and secure. We have strict guidelines about how we use your personal data and we want to be clear about them with you.

We do this so that we can comply with General Data Protection Regulation (often called GDPR, for short). GDPR gives you control over your personal information. It gives you the right to say 'no' if you don't want us to use your personal data for our legitimate business purposes.

Where to get our full Data Privacy Notice

This summary explains the most important aspects of how we use your information and what rights you have in relation to your personal information. You can get more detailed information by reading our full Data Privacy Notice at: www.bankofireland.com/privacy, in any of our branches, by writing to Bank of Ireland, PO Box 12940, Dublin 18 or by phoning us on **01 688 3674**.

Read this carefully so that you understand it

You may want to read this with a parent or guardian to make sure you understand it fully. If something isn't clear or you have any questions about how we use your information, you can email our Data Protection Officer at dataprotectionoffice@boi.com, or write to Bank of Ireland, PO Box 12940, Dublin 18 or to phone **01 688 3674**.

Who we are

Your information is held by The Governor and Company of the Bank of Ireland and members of the Bank of Ireland Group. You can find out more about the different members of the Bank of Ireland Group at bankofireland.com When we use the words “we”, “us”, “our” and “ours” in this document we mean Bank of Ireland and Bank of Ireland Group.

The sorts of information we collect about you

We will collect the following types of information about you:

- ▶ information that helps us check that you are who you say you are, including your contact information;
- ▶ information about the money you have and get;
- ▶ information about you that others have given us for example, your parents
- ▶ information which you have said we can use;
- ▶ other personal information, such as for example,
 - ▷ recordings we make if you call us about your account,
 - ▷ CCTV images at our branches and ATMs (for security reasons and to help prevent fraud or crime) and,
 - ▷ information given to use when you use your data privacy rights. We explain what data privacy rights these are later in this document.

Sometimes we may use your information even though you are not a customer of ours. For example, you may be applying for one of our products or services and give us information when you are applying and we may collect this even if you don't become a customer of ours.

When we collect your information

We collect information when:

- ▶ you give it to us;
- ▶ you use our products, services, websites and/or mobile apps;
- ▶ other people give us your information. Such as your parents, guardians or school may give us with information about you. An example of this would be, if your parent or guardian opens an account for you and gives us your name and address.

How and why we use your information

We use, and share, your information when:

- ▶ you have given us permission to use your information in a certain way, you can withdraw this permission (in other words, you can change your mind) at any time;
- ▶ we need to use your information to provide products or our services to you. For example, to provide you with banking services, to contact you with service messages about your account or because you have applied for a new product from us;
- ▶ we need to use your personal information to meet a legal duty. For example, there are laws which mean we have to identify you and know who you are before we can open an account for you or provide you with a service;
- ▶ we need to use your personal information to protect your “vital interests” in exceptional circumstances. For example, if there was a medical emergency at one of our branches and we needed to use your personal information to contact you or the emergency services;
- ▶ we need to use your personal information in a fair and proper way to help us run our business. Some examples of how we might use your information in this way are sending you messages to help you use your account and recording telephone calls with you to help train our staff so that they can provide you with the best service. Using your information like this is also called use for our legitimate interests. You can say ‘no’ to us using your information in this way if you feel your privacy rights are not being protected, by following the steps outlined in this document or on our website.

Automated Processing or ‘Analytics’

We may use automated computer technology to help us gather the information we have about you and look at that information to see patterns which can:

- ▶ help us understand your needs and develop our relationship with you – for example we might use automated processing to let you know if you qualify for a different account when you reach a certain age;
- ▶ to assist us in meeting our legal obligations such as helping with the prevention of financial crime and fraud.

Who we share your information with

When we provide our services to you, we may share your information with:

- ▶ people you ask us to speak with on your behalf, for example your parents;
- ▶ other Bank of Ireland Group companies;
- ▶ companies that provide services to us, for example companies that provide us with IT services (including software development and computer maintenance services) or debit card services;
- ▶ government bodies and An Gardaí Síochána where required;
- ▶ other people when we need to share your information to allow transactions you have asked for to go ahead, and when you ask us to share your information;
- ▶ other companies or groups where we want to sell or buy a business or part of a business including; business or joint venture partners of Bank of Ireland Group. We or our business or our joint venture partners will let you know what information is being shared or who it is being shared with.

How long do we keep your information?

How long we keep your information for is based on laws and rules we must follow, set by authorities like the Central Bank of Ireland, and by the type of financial product you have. As a general rule, we keep your information for up to 7 years after you stop being a customer of ours or 7 years after a transaction has completed.

What happens if you don't give us your information?

If you don't give us information we may not be able to:

- ▶ give you a new product or service;
- ▶ to continue to provide and or renew existing products or services;
- ▶ identify if a product or service is right for you.

We ask you for information so we can provide you with a product or a service or because we are legally required to. Sometimes we may also ask you for information for other reasons such as to help us understand what other services you may need from us. When we do ask for this information, we will tell you what those reasons are.

Using companies to process your information outside the European Economic Area (EEA)

In some cases, we may send information about you and your products and services with us to people who provide services to us and other organisations outside the EEA. We will always make sure that we carefully manage your information to protect your right to privacy if we send it outside of the EEA. You can see full details of the kinds of transfers we may make in our full Data Privacy Notice.

Your privacy rights including the 'right to object'

You have the following privacy rights, which give you control over how we use your information:

- ▶ you can find out if we use your information;
- ▶ you can get access to your information;
- ▶ you can get copies of your information;
- ▶ you can have information about you updated if it is wrong or if something is missing;
- ▶ you can say 'no' to us using your information for our legitimate business interests;
- ▶ you can, in some cases, ask us to delete or put limits on what we do with your information. If you ask us to put limits on your information, we will stop using it but we will not delete it;
- ▶ you have, in some cases, the right not to have automated decisions made about you by computer technology. If we do make decisions by computer technology, you have a right to have a person review the decision;
- ▶ you can get a copy of your information in a format you can use to transfer your information to another provider;
- ▶ you can take away your consent, at any time, where you have given us your consent to process your information.

If you want to use any of your privacy rights, please contact us at www.bankofireland.com/privacy, go to a branch, write to Bank of Ireland, PO Box 12940, Dublin 18 or phone **01 688 3674**.

How long will it take to get an answer (and does it cost anything)?

We will get back to you within one month and we will not charge you a fee. However, sometimes we might not be able to get back to you in one month. For example, because what you are asking is complex or you have made a large number of requests. We may need to extend this by two more months. We will explain the reason for any delay to you. If you get in touch online, we will try to give you the information you have asked for electronically.

What if I'm not happy with how you handle something?

If something isn't clear or you have a complaint about how we use your information, you can contact our Data Protection Officer at DataProtectionOffice@boi.com by mailing Bank of Ireland, PO Box 12940, Dublin 18 or by phoning **01 688 3674**. You also have the right to complain to the Data Protection Commission or another data protection regulator. You can contact the Data Protection Commission at:

Phone: +353 (0)761 104 800 or Lo Call Number 1890 252 231

Fax: +353 57 868 4757

Email: info@dataprotection.ie

Address: Data Protection Commission, Canal House, Station Road, Portarlinton, Co. Laois, R32 AP23

Updates

We will update our Data Privacy Notice from time to time. We will make these updates available on our websites and, where appropriate we will send you a message about it by SMS or email.

bankofireland.com

Bank of Ireland is regulated by the Central Bank of Ireland.

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