



Privacy Statement

Prosperous Financial

Introduction

1.1 We are committed to safeguarding the privacy of our website visitors and service users.

1.2 This policy applies where we are acting as a data controller concerning the personal data of our website visitors and service users; in other words, where we determine the purposes and means of the processing of that personal data.

How We Use Your Personal Data

2.1 In Section 2 we have set out:

- (a) the general categories of personal data that we may process;
- (b) the type of personal data we collect.
- (c) the purposes for which we may process personal data; and
- (d) the legal bases of the processing.
- (e) with whom we share the personal data with.

2.2 The personal data we collect includes name, address, email address, phone number, date of birth, marital status, employment status etc.

2.3 We may process data about your use of our website (“usage data”). The usage data may include your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths, as well as information about the timing, frequency and pattern of your service use. The source of the usage data is our analytics tracking system. This usage data may be processed for the purposes of analysing the use of the website and services. The legal basis for this processing is our legitimate interests, namely monitoring and improving our website and services.

2.4 We may process information contained in any enquiry you submit to us regarding goods and/or services (“enquiry data”). The enquiry data may be processed for the purposes of offering, marketing and selling relevant goods and/or services to you. The legal basis for this processing is consent.

2.5 We may process information that you provide to us for the purpose of subscribing to our email notifications and/or newsletters (“notification data”). The notification data may be processed for the purposes of sending you the relevant notifications and/or newsletters. The legal basis for this processing is the performance of a contract between you and us and/or taking steps, at your request, to enter into such a contract.

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Tel: 045 854716

Email: admin@prosperous.ie

Website: www.prosperous.ie

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2.6 We may process information contained in or relating to any communication that you send to us (“correspondence data”). The correspondence data may include the communication content and metadata associated with the communication. Our website will generate the metadata associated with communications made using the website contact forms. The correspondence data may be processed for the purposes of communicating with you and record-keeping. The legal basis for this processing is our legitimate interests, namely the proper administration of our website and business and communications with users.

2.7 In some cases personal data about you may be provided to our trusted partners in order to either make providing the service to you possible or to enhance your customer experience. We may share your data with the following companies we have agencies with where appropriate;

Zurich Life, Davy Select, Irish Life, Royal London, Aviva, Friends First, New Ireland, Greenman Investments, Conexium, Finance Ireland, Nua Money, AvantCard, Haven, PTSB, Dilosk and Brokers Ireland.

We only work with trusted partners who are able to ensure an adequate level of protection to your personal data. We disclose your personal data to third parties or public officials when we are legally obliged to do so. We might disclose your personal data to third parties if you have consented to it or if there are other legal grounds for it.

2.8 We may record meetings held with you on Microsoft Teams for the purposes of accurately capturing the discussions and decisions made during these meetings. Additionally, we use an artificial intelligence tool to transcribe and create minutes of these meetings. The legal basis for this processing is consent.

2.9 Please do not supply any other person’s personal data to us, unless we prompt you to do so.

Retaining and Deleting Personal Data

3.1 This Section 3 sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal data.

3.2 Personal data that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.

3.3 In some cases it is not possible for us to specify in advance the periods for which your personal data will be retained. In such cases, we will determine the period of retention based on our legitimate needs to retain data.

3.4 Notwithstanding the other provisions of this Section 3, we may retain your personal data where such retention is necessary for compliance with a legal

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obligation to which we are subject, or in order to protect your vital interests or the vital interests of another natural person.

Amendments

4.1 We may update this policy from time to time by publishing a new version on our website.

4.2 You should check this page occasionally to ensure you are happy with any changes to this policy.

4.3 We may notify you of changes to this policy by email or through the private messaging system on our website.

Your Rights

5.1 In this Section 5, we have summarised the rights that you have under data protection law. Some of the rights are complex, and not all of the details have been included in our summaries. Accordingly, you should read the relevant laws and guidance from the regulatory authorities for a full explanation of these rights.

5.2 Your principal rights under data protection law are:

- (a) the right to access;
- (b) the right to rectification;
- (c) the right to erasure;
- (d) the right to restrict processing;
- (e) the right to object to processing;
- (f) the right to data portability;
- (g) the right to complain to a supervisory authority; and
- (h) the right to withdraw consent.

5.3 You have the right to confirmation as to whether or not we process your personal data and, where we do, access to the personal data, together with certain additional information. That additional information includes details of the purposes of the processing, the categories of personal data concerned and the recipients of the personal data. Providing the rights and freedoms of others are not affected, we will supply you a copy of your personal data.

5.4 You have the right to have any inaccurate personal data about you rectified and, taking into account the purposes of the processing, to have any incomplete personal data about you completed.

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5.5 In some circumstances you have the right to the erasure of your personal data without undue delay. Those circumstances include: the personal data is no longer necessary in relation to the purposes for which they were collected or otherwise processed; you withdraw consent to consent-based processing; you object to the processing under certain rules of applicable data protection law; the processing is for direct marketing purposes, and the personal data have been unlawfully processed. However, there are exclusions of the right to erasure. The general exclusions include where processing is necessary: for exercising the right of freedom of expression and information; for compliance with a legal obligation; or for the establishment, exercise or defence of legal claims.

5.6 In some circumstances you have the right to restrict the processing of your personal data. Those circumstances are: you contest the accuracy of the personal data; processing is unlawful but you oppose erasure; we no longer need the personal data for the purposes of our processing, but you require personal data for the establishment, exercise or defence of legal claims; and you have objected to processing, pending the verification of that objection. Where processing has been restricted on this basis, we may continue to store your personal data. However, we will only otherwise process it: with your consent; for the establishment, exercise or defence of legal claims; for the protection of the rights of another natural or legal person; or for reasons of important public interest.

5.7 You have the right to object to our processing of your personal data on grounds relating to your particular situation, but only to the extent that the legal basis for the processing is that the processing is necessary for: the performance of a task carried out in the public interest or in the exercise of any official authority vested in us; or the purposes of the legitimate interests pursued by us or by a third party. If you make such an objection, we will cease to process the personal information 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.

5.8 You have the right to object to our processing of your personal data for direct marketing purposes (including profiling for direct marketing purposes). If you make such an objection, we will cease to process your personal data for this purpose.

5.9 You have the right to object to our processing of your personal data for scientific or historical research purposes or statistical purposes on grounds relating to your particular situation unless the processing is necessary for the performance of a task carried out for reasons of public interest.

5.10 To the extent that the legal basis for our processing of your personal data is:

(a) consent; or

(b) that the processing is necessary for the performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract,

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and such processing is carried out by automated means, you have the right to receive your personal data from us in a structured, commonly used and machine-readable format. However, this right does not apply where it would adversely affect the rights and freedoms of others.

5.11 If you consider that our processing of your personal information infringes data protection laws, you have a legal right to lodge a complaint with a supervisory authority responsible for data protection. You may do so in the EU member state of your habitual residence, your place of work or the place of the alleged infringement.

5.12 To the extent that the legal basis for our processing of your personal information is consent, you have the right to withdraw that consent at any time. Withdrawal will not affect the lawfulness of processing before the withdrawal.

Our Details

6.1 This website is owned and operated by Prosperous Financial Planning Limited.

6.2 Our principal place of business is at Unit 124A, The Capel Building, Mary's Abbey, Dublin 7 D07 VX33

6.3 You can contact us:

(a) by telephone, on 045 854716

(b) by email, using info@prosperous.ie

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