



Castle View Financial Services Limited
Kilkenny
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056 7726052
087 2515094
www.cvfs.ie

Customer Data Consent

Best practice dictates that you understand why we collect data from customers and how we use it. It also requires us to be clear with you how we share that data and our processes in managing and retaining the data on our systems

We will always comply with Irish and European data protection legislation and you can see how we do this by reading our full privacy policy on our website www.cvfs.ie and attached herewith.

We process your data as it is necessary for the performance of the contract i.e. to provide you with a financial services or mortgage product or manage your enquiry in relation to same.

Our terms of business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Term, we will advise you in advance of providing any further services to you.

Please confirm receipt of your Terms of Business and Privacy Statement documents (Privacy statement also on our website (www.cvfs.ie))

I/we confirm

Notes (if applicable)

Generally, we may collect your data for one or more of five reasons based on below;

- 1) To respond to your request(s) for advice or products or queries in relation to same.
- 2) Reviewing your financial, insurance or mortgage position or products as is prudent or required.
- 3) To recommend products that protect your lifestyle e.g. protecting your family (including mortgage) in the event of death.
- 4) Planning your financial future e.g. retirement funding, savings and investment options.
- 5) Residential Property Insurance – enquiry, advice or placing insurance cover.

[Direct Marketing*](#)

We plan on advising you from time to time about products or services that may be of interest to you.

*Here's a sample list of the things we may contact you about**

- *Tips and guides to help you get the most from the products you have or may purchase from us*
- *News about our company or industry including newsletters*
- *Details of new products and services*
- *Special Offers*
- *Requests for your feedback*

We would love you to be among the first to hear about special offers and news about our products and services.

If you consent to us contacting you for this purpose*, please confirm below.

I/we agree

[Detailed customer communication policy](#)

We can communicate with you in various ways including e-mail, postal mail, phone, fax, SMS and social media. We will make sure our contact with you is relevant based on the information you give us.

If you consent to us contacting you, please tick below to say how you would like us to contact you:

Home Post Personal Email Personal Mobile Home Landline

Home Mobile Text Automated Call

Work Post Work Email Work Mobile Work Mobile Text

What's App Skype Messenger Viper Twitter LinkedIn

I/we agree

Notes (if applicable)

What is the best time of the day for us to call you?

Morning Afternoon Evening

I/we agree

Notes (if applicable)

Profiling and Automated Decision Making

Profiling;

The main categories are

- a) Risk profiling.
- b) Profiling for marketing purposes.
- c) Establishing affordability and providing quotations for financial services and mortgage product

Risk Profiling

To establish a customer's attitude to investment risk (relates to pensions and investments) advisors have automated calculators which calculate the customers attitude to various levels of risk having answered a series of questions.

Profiling for marketing purposes*.

When we seek to contact you about other services, as outlined above * we run automated queries on our computerised data base to establish the suitability of proposed products or services to your needs.

Please confirm if you agree to this type of profiling for marketing purposes below;

I/we agree

Notes (if applicable)

Establishing affordability and providing quotations for financial services products.

Our Regulator, The Central Bank of Ireland, requires that we establish a customer's ability to afford the cost of a financial or mortgage product before proceeding with a transaction. We have automated processes which assist us profile and calculate a customer's net disposable income from the information that customers provide to us in relation to their gross income, family expenses, taxation and commitments etc.

Additionally, we have automated processes that enable us to calculate the costs of products including protection insurances and mortgages. These costs can vary between customers depending on matters such as age, term of a proposed product, type of product and product features. A customer's health may also have a bearing.

Your Data Protection

Your privacy is a priority for us, so we will always make sure you are in control of everything we do with your personal information.

You can opt out just as easily as you have opted in, at any time, by contacting us at gerry@cvfs.ie, by calling us on 056 7726052

Client Disclosure Requirements:

I/we are aware that when completing proposals customers are required to disclose; medical details or history and previous insurance claims made for the type of insurance sought. Failure to do so may result in; (i) a policy may be cancelled. (ii) claims may not be paid. (iii) difficulties may be encountered in trying to purchase insurance elsewhere. (iv) in the case of property insurance, failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.

Customer Consent and Awareness Confirmation Signature(s)

Customer 1 *Customer 2*.....

Dated *Dated*

FOR OFFICE USE;	
Scanned to client (s) file(s).....	Date.....
CRM updated	Date.....
Signature	Date.....