

## DATA PROTECTION NOTICE

EFFECTIVE 25/05/2018 (Updated 2025)

Fitzwilliam Loan Management (“FLM”) is a credit servicing firm acting on behalf of multiple parties (“Loan Owner(s)”) to manage and service loan portfolios. This Data Protection Notice explains how we collect, use, share, and protect your personal information, and outlines your rights under the General Data Protection Regulation (GDPR).

FLM is committed to protecting your privacy and applies the highest standards of data protection in accordance with applicable laws.

### 1. Our Role

**Data Controller:** FLM acts as a data controller where we determine the purposes and means of processing, for example when managing servicing activities, reporting to regulators, or handling customer queries.

**Data Processor:** FLM acts as processor when acting solely on the instructions of the Loan Owner.

### 2. How & why we collect information from you.

We collect information directly from you (e.g. forms, correspondence, phone calls) and indirectly from Loan Owners, credit reference agencies, and other third parties, in order to:

- Assess your financial circumstances.
- Make and support credit decisions.
- Manage loans.
- Prevent fraud and protect Loan Owner’s property.
- Comply with legal and regulatory obligations.

### 3. Lawful Bases for Processing

We only process your information where a lawful basis applies. The main bases we rely on are:

- Performance of a contract - managing your loan or servicing agreement.
- Legal obligation - complying with legal or regulatory requirements (e.g. anti-money laundering, credit reporting).

- Legitimate Interest - preventing fraud, managing portfolios, ensuring the proper functioning of our business.
- Public interest - activities required by law in the public interest (e.g. credit register reporting).
- Consent - where you have given explicit consent, for example to process sensitive personal data (e.g. health information).

### 4. Types of Information we Collect

The following is a list of the type of data we gather:

- Identity & contact details (e.g. name, address, date of birth).
- Financial details (e.g. loans, repayment history, bank details).
- Marital status/or financial associates.
- Information about others (e.g. guarantors, spouses, dependents) where you provide it.
- Sensitive personal data (e.g. health information) with your explicit consent.

### 5. How we Share your Information

- We may share your information with:
- Your Loan Owner and Primary Servicer.
- Credit reference agencies and regulatory authorities.
- Professional advisers such as solicitors, insurers, accountants, and valuers.
- IT service providers, software vendors, and secure data storage providers.
- Third parties involved in debt recovery, portfolio sales, or securitisation.

We only disclose what is necessary and ensure appropriate safeguards are in place.

### 6. International Transfers

Your personal data may be transferred outside of the European Economic Area (EEA). Such transfers are protected by:

- Adequacy decisions, or
- Standard Contractual Clauses (SCCs) issued by the European Commission, with supplementary safeguards where required.

These ensure that your data continues to benefit from a level of protection essentially equivalent to that in the EEA.

### 7. How long we keep your information

We retain personal data for 6 years after the end of your business relationship with FLM or the Loan Owner. An additional 12 months is allowed for the secure destruction of records.

### 8. Automated Decision Making

FLM does not use automated decision-making. All decisions regarding your loan are made with human involvement.

### 9. How we Keep your Information Safe

We use a combination of technical and organisational measures to safeguard your information, including:

- Encryption and secure transmission.
- Access controls and staff training.
- Physical office and data security.
- Regular monitoring, auditing, and review of security controls.

### 10. Your Rights

Under GDPR, you have the following rights:

- Access - request a copy of your personal data.
- Rectification - correct inaccurate or incomplete information.
- Erasure - request deletion of your data where legally permitted.
- Restriction - request restriction of processing in certain cases.
- Portability - receive your data in a structured, commonly used format or transfer it to another controller.
- Objection - object to processing based on legitimate interests or public interest.
- Withdraw consent - withdraw consent at any time (without affecting prior processing).
- Complaint - lodge a complaint with the Data Protection Commission (see below).

#### **11. Data Protection Officer**

Our Data Protection Officer oversees how we handle personal data. You can contact our DPO at:

- Email – [info@flm.ie](mailto:info@flm.ie)
- Post – The Data Protection Officer, 61 Fitzwilliam Square, Dublin 2, Ireland

#### **12. Complaints**

If you have a complaint, please contact us first so we can resolve the matter. You also have the right to lodge a complaint with the Data Protection Commission:

Data Protection Commission  
21 Fitzwilliam Square South  
Dublin 2, D02 RD28  
Ireland  
Tel: +353 578 684 800  
Website: [www.dataprotection.ie](http://www.dataprotection.ie)

#### **13. Updates to this Notice**

We may update this notice from time to time. The most recent version will always be available on our website at [www.flm.ie](http://www.flm.ie).