

The firm is Aidan MacSweeney trading as AM Financial. We may be contacted at our registered office at 5 Seamount Abbey, Malahide, County Dublin or by e-mail to info@amfinancial.ie.

At AM Financial we respect your right to privacy and comply with our obligations under the Data Protection Act 1988 and 2003. The purpose of this Privacy Statement is to outline how we collect and deal with any personal data you provide to us while visiting this website, and how we use "cookies" technology. Naturally, if you are not happy with this Privacy Statement, you should not use this website.

By visiting this website, you are accepting the terms of this Privacy Statement. Any external links to other websites are clearly identifiable as such, and we are not responsible for the content or the privacy policies of these other websites. Different terms and conditions may apply to such websites, and such websites may not maintain the same standards of privacy as this website.

We retain two types of information:

Personal Data

This is the data that identifies you or can be used to identify or contact you and may include your name, address, telephone numbers, e-mail addresses and date of birth. This information is only collected from you if you voluntarily submit it to us, and we will always inform you of the reasons why we request your Personal Data.

Non-Personal Data

Similar to most websites, we gather statistical and other analytical information collected on an aggregate basis on all visitors to our website. This Non-Personal Data comprises information that cannot be used to identify or contact you, such as demographic information regarding; for example, user IP addresses where they have been clipped or anonymised, browser types and other anonymous statistical data involving the use of our website.

We use the Non-Personal Data gathered from visitors to our website in an aggregate form to get a better understanding of where our visitors come from and to help us better design and organise our website.

Cookies

This website may use "cookies" technology. A cookie is a piece of text stored by the browser on your computer, at the request of our server. We may use cookies to deliver content specific to your interests and to save your personal preferences so that you do not have to re-enter them each time that you connect to our website. You are always free to decline our cookies, if your browser permits, or to ask your browser to indicate when a cookie is being sent. You can also delete cookie files from your computer at your discretion. Note that if you decline our cookies or ask for notification each time a cookie is being sent, this may restrict your ease of use of this website.

Personal Data

We will process any Personal Data you provide to us for the following purposes:

- To provide you with information about the products and services of AM Financial.
- To contact you if required in connection with your account or enquiry and to respond to any communications you might send us.
- To process on-line application forms submitted to us for the purposes of providing financial products. Any applications submitted on-line or by e-mail will be subject to the same terms and conditions as those completed by hand in paper form including additional terms and conditions relating to credit reference checking, money laundering and regulatory notices.

Disclosure of Information to Third Parties:

We may provide Non-Personal Data to third parties, where such information is combined with similar information collected from other users of our website; for example, number of unique users who visit our website, the demographic breakdown of our community users of the website, or the activities that visitors to our website engage in while on our website.

We will not disclose your Personal Data to third parties unless you have consented to this disclosure or unless the third party is required in order to process an application or other communication from you or to perform the services that you have applied for. We will however disclose your Personal Data if we believe in good faith that we are required to disclose it in order to comply with any applicable law, a summons, a search warrant, a court or regulatory order, or other statutory requirement.

Sale of Business:

We reserve the right to transfer information (including your Personal Data) to a third party in the event of a sale, merger, liquidation, receivership or transfer of all or substantially all of the assets of AM Financial provided that the third party agrees to adhere to the terms of this Privacy Statement and provided that the third party only uses your Personal Data for the purposes that you provided it to us. You will be notified in the event of any such transfer and you will be afforded an opportunity to opt-out.

Security

Your Personal Data is held on secure servers hosted by our Internet Service Provider. We take our responsibilities in relation to the security of your Personal Data very seriously. The nature of the internet is such that we cannot guarantee or warrant the security of any information you transmit to us via the internet. No data transmission over the internet can be guaranteed to be 100% secure. However, we will take all reasonable steps (including appropriate technical and organisational measures) to protect your Personal Data and we will review these measures regularly.

Updating, Verifying and Deleting Personal Data:

You may inform us of any changes in your Personal Data and, in accordance with our obligations under the Data Protection Acts 1988 and 2003, we will update or delete your Personal Data accordingly.

To find out what type of Personal Data we hold on you, please e-mail us at info@amfinancial.ie. We will send you a description of the information and the purpose for which it is held within 21 days. Any requests for copies of the data may be subject to a prescribed fee which will not exceed €6.35 and we will reply requests for copies of data within 40 days.

To have your Personal Data rectified (if it is inaccurate) or erased (if we do not have a legitimate reason to hold your Personal Data) please e-mail us at info@amfinancial.ie. We will comply with a request to rectify your Personal Data (if it is inaccurate) or erase your Personal Data (if we do not have a legitimate reason to hold it) within 40 days of receiving such a request from you.

You can ask us at any time to stop or change the methods by which we send you marketing materials. This can be done, free of charge, by writing to us at AM Financial.

Changes to the Website Privacy Statement:

Any changes to this Privacy Statement will be posted on this website so you are always aware of what information we collect, how we use it, and under what circumstance, if any, we disclose it. If at any time we decide to use Personal Data in a manner significantly different from that stated in this Privacy Statement, or otherwise disclosed to you at the time it was collected, we will notify you by e-mail, and you will have a choice as to whether we use your information in the new manner.