Website Privacy Statement

1. Introduction

Irish Mortgage Corporation respects your right to privacy and complies with its obligations under the Data Protection Acts 1988 and 2003. The purpose of this Website Privacy Statement is to outline how we deal with any personal data you provide to us while visiting this website. We encourage you to read this privacy statement before using our website, and naturally, if you are not happy with this website 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 statements of these other websites.

This privacy statement was last updated: 23rd June 2014

2. Types of information collected:

We retain the following information:

Personal Data

Data that identifies you or can be used to identify or contact you and may include your name, address, telephone number, email address to receive email updates etc. Such information is only collected from you if you voluntarily submit it to us and used in line with the purpose for which you provided it.

Non Personal Data

Like most websites, we gather statistical and other analytical information collected on an aggregate basis of all visitors to our website. The data comprises information that cannot be easily used to identify or contact you, such as demographic information regarding, for example, user IP addresses where they have been clipped or anonymised, *web browsers* (the piece of software you use to read web pages. Examples are Microsoft Internet Explorer, Firefox, Safari and Opera) and other anonymous statistical data involving the use of our website.

You should note that technical details (see technical details glossary), which we cannot associate with any identifiable individual, do not constitute "personal data" for the purposes of the Data Protection Acts, 1988 & 2003.

3. Purposes for which we hold your information

Non Personal Data

We use the statistical and other 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. This information is anonymous and in no way identifies our visitors.

Personal Data

Irish Mortgage Corporation Ltd will treat all personal information given to it in confidence as confidential information and we will not disclose such information except as permitted by you or as required by law. The personal data you provide us will be held on paper and electronically and will only be used for the purposes permitted by the Data Protection Acts.

We will process any personal data you provide us for the following reasons:
a. To contact you in relation to our services.
b. To provide you with information regarding our main financial and ancillary services offered by us or our partners.
c. To respond to any queries you submit to us.
d. To send you newsletters or other forms of communication in relation to site services and products.
e. To seek your views on our site and our services.
f. Where you have consented to sharing of your information with third parties we will permit selected third parties to use your data, to provide you with information about goods and services which may be of interest to you and we or they may contact you about these by post, email or telephone.

If you do not want us to use your data in this way, or to pass your details on to third parties for marketing purposes do not provide your consent to pass on those details when prompted.

Opt Out

At the time where you provide your personal information for Direct Marketing Purposes (e-newsletter mailing list) appropriate opt outs for the services will be offered.
To unsubscribe from our mailing list just send an email with 'Unsubscribe' in the subject box to
info@irishmortgage.ie

4. Security

Your personal data is held on secure servers hosted by Irish Mortgage Corporation. We have put in place appropriate technical and organisational procedures to safeguard the personal information we collect online in accordance with the Irish Data Protection Acts 1988 & 2003.

We will retain personal data for as long as is necessary in accordance with the provisions of the Irish Data Protection Acts.

5. Cookies

(a) This website uses ''cookie technology'. A cookie is a little piece of text stored by the browser on your computer, at the request of our server. Our cookies will record your browser's domain name (A domain name is .ie, .com, .org, .net) and IP address. (An IP address is a number that can uniquely identify a specific computer or other network device on the internet. This allows us to identify the location of users, to block disruptive use and to establish the number of visits from different countries. We analyse this data for trend and statistics reasons.

Generally speaking cookies do not contain personal information from which you can be identified, unless you have provided such information to the website. Click here to find out about our use of cookies. http://www.irishmortgage.com/cookie-policy/ . 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 affect the ease of use of this website.

(b) Some of our business partners (including the advertisers or offer providers on our Website) may use cookies on our Website. We have no access to or control over these types of cookies.

Table of Cookies Irish Mortgage Corporation uses

Cookie Name	Cookie Category	Description	Duration
logged_in_	2	Cookie for a logged in user	session
settings-	1	Settings-[UID] cookies. The number on the end is your individual user ID from the users database table. This is used to customize your view of admin interface, and possibly also the main site interface.	1 year
settings-time-	2	Time-{time}-[UID] cookies. The number on the end is your individual user ID from the users database table. This is used to customize your view of admin interface, and possibly also the main site interface.	1 year
PHPSESSID	1	To identify your unique session on the website	session
SESS	1	To ensure that you are recognised when you move from page to page within the site and that any information you have entered is remembered.	session

6. Google Site Stats

You may have clicked on an ad for this website that was delivered by Google.
Google measures the performance of the advertising it delivers. By providing a tool to more accurately measure the performance of the ads we deliver, Google (and advertisers) will be able to improve the quality and relevance of the ads that you see.

To measure performance, Google uses small strings of text (known as cookies) that are placed on your computer when you click on ads. Cookies typically remain active on your computer for about 30 days. If you visit certain pages of the advertiser's website during that period, Google and the advertiser will be able to tell that you saw the ad delivered by Google.

If you'd like to know more about how Google handles information gathered from the use of cookies, please read Google's privacy policy (http://www.google.com/privacy.html). If you want to disable the use of cookies, you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. Be aware, however, that some websites may not function properly if you refuse to accept cookie

7. Hyperlinks

Irish Mortgage Corporation site may provide links to third-party applications, products, services or websites for your convenience and information. If you access those links you will leave the Irish Mortgage Corporation website. Irish Mortgage Corporation does not control those third party sites or their privacy practices, which may differ from Irish Mortgage Corporation's practices. You are reminded that different websites may not attain the same privacy standards that Irish Mortgage Corporation maintains.

8. 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, amend or delete your personal data accordingly. To find out what personal data we hold on you or to obtain a copy of such, or to have your personal data updated, amended or removed from our database, please contact stephenh@irishmortgage.ie

9. Complaints and Access Request

Requests for access to your personal data (as per section 4 of the Data Protection Acts) or if you wish to make a complaint should both be addressed to:
Compliance Officer
Irish Mortgage Corporation
118 Lower Baggot Street
Dublin 2
Email: stephenh@irishmortgage.ie

10. Criteria for Applications to qualify as a Valid Request

- The application must be in writing (requests sent by email / address indicated above are acceptable)
- You must provide sufficient information to adequately identify the information sought. Please give us as much detail as possible to enable us to identify the records to which you require access.
- All valid requests will be dealt within 40 days.
- Further information in regard to data privacy rights is available on the website of the Irish Data Protection Commissioner – www.dataprivacy.ie

11. Changes to our website Privacy statement

We reserve the right to change this privacy statement in the future and any changes to our privacy statement will be posted to the website and, where appropriate, sent to you by e-mail notification. Your continued use of this website after changes have been posted constitutes your acceptance of this privacy statement as amended.

Technical Details Glossary

Web Browsers - the piece of software you use to read web pages. Examples are Microsoft Internet Explorer, Firefox, Safari and Opera

Cookies - A cookie is a small file containing a string of characters that is sent to your computer when you visit a website. When you visit the website again, the cookie allows that site to recognize your browser.

Domain name - A domain name is .ie, .com, .org, .net

IP Addresses - An IP address is a number that can uniquely identify a specific computer or other network device on the internet. This allows us to identify the location of users, to block disruptive use and to establish the number of visits from different countries. We analyse this data for trend and statistics reasons, such as which parts of our Website users are visiting and how long they spend there.