

# BUSINESS PARTNERS PRIVACY NOTICE



This Privacy Notice provides important information about how **Utmost PanEurope dac** ('Utmost', 'we', 'us' and 'our' as the context shall permit), as data controller, holds, controls and processes the personal data of its Business Partners and explains their statutory rights.

"Business Partners" means employees and representatives of distribution partners, investment managers and custodian banks with whom we are in the process of or have entered into a business agreement.

The processing of your personal data by Utmost is governed by the General Data Protection Regulation, referred to below as the "GDPR".

If you have any questions, you can contact us using the details provided at the end of this Privacy Notice.

## 1. WHAT PERSONAL DATA DO WE COLLECT?

Personal data is information that relates to a living individual who can be identified from that data. This identification can be from the information alone or in conjunction with any other information in our possession, or that is likely to come into the possession of those processing the information.

## 2. WHAT PERSONAL DATA DO WE PROCESS AND FOR WHICH PURPOSE?

Utmost collects and processes personal data related to its Business Partners in order to enter into or perform a contract, for ongoing assessment of appropriateness of its Business Partners, communicate and manage its relationship with its Business Partners, and/or for other business administration purposes.

You will find more information about the information we collect and use and why we believe it is appropriate to use that information for such activities in the table below:

PURPOSE OF PROCESSING	CATEGORY OF PERSONAL DATA	LEGAL BASIS FOR PROCESSING
To enter into or perform a contract (e.g., Distribution Agreement, Investment Management Agreement, Deposit Agreement)	<ul style="list-style-type: none"> <li>› Identification data such as name and signature</li> <li>› Contact details such as professional phone number and email address</li> <li>› Professional data such as the name and address of employer and function</li> </ul>	› Performance of a contract
To carry out due diligence checks (background, sanction, fraud) on our Business Partner prior to entering into a relationship and during the relationship, and the assessment of risks	<ul style="list-style-type: none"> <li>› Identification data such as full name, date and place of birth, nationality, signature specimen and picture</li> <li>› Identification data issued by public authorities such as ID or passport number, issue date and expiry date</li> <li>› Contact data such as professional telephone number, professional email address and professional fax number</li> <li>› Professional data related to activity and occupation such as company name, role, title, position, function, work history</li> <li>› Personal data relevant to the assessment of risk</li> <li>› Past criminal convictions and offences when applicable</li> </ul>	› Legal obligation

PURPOSE OF PROCESSING	CATEGORY OF PERSONAL DATA	LEGAL BASIS FOR PROCESSING
To set up a record in our systems	<ul style="list-style-type: none"> <li>› Identification data such as first name and surname</li> <li>› Contact details such as professional phone number and email address</li> <li>› Professional data such as the name and address of employer and function</li> </ul>	<ul style="list-style-type: none"> <li>› Performance of a contract</li> <li>› Legitimate interests (to ensure that we have an accurate record of Business Partners we work with)</li> </ul>
For call recording	<ul style="list-style-type: none"> <li>› Phone number</li> <li>› Date and time of call</li> <li>› Record of conversation</li> </ul>	<ul style="list-style-type: none"> <li>› Legitimate interests (to help limit corporate and personal liability and mitigate risk exposure by providing an exact record of information received from/provided to Business Partners over the phone - Only specific lines are recorded. You will always hear a message before your call is recorded)</li> </ul>
To ensure network and information security (e.g., system authentication)	<ul style="list-style-type: none"> <li>› Identification data such as first name and surname</li> <li>› Professional data such as the name and address of employer and function</li> <li>› IP address</li> </ul>	<ul style="list-style-type: none"> <li>› Legitimate interests (to protect our IT infrastructure)</li> <li>› Performance of a contract</li> </ul>
To manage relationship	<ul style="list-style-type: none"> <li>› Identification data such as first name and surname</li> <li>› Contact details such as professional phone number, email address and address</li> </ul>	<ul style="list-style-type: none"> <li>› Legitimate interests (to maintain an accurate partner relationship management)</li> <li>› Consent</li> <li>› Performance of a contract</li> </ul>
For marketing and communication purposes to keep you informed of products, services and industry related developments	<ul style="list-style-type: none"> <li>› Identification data such as first name and surname</li> <li>› Contact details such as professional phone number and email address</li> <li>› Professional data such as the name and address of employer and function</li> <li>› Records of consent (when consent was given or withdrawn)</li> </ul>	<ul style="list-style-type: none"> <li>› Legitimate interests (to ensure that you are kept up to date with information about our products, services and industry related developments)</li> <li>› Consent (where we are required by law to obtain your consent before sending you such information, we will rely upon such consent as our basis for processing)</li> <li>› Performance of a contract</li> </ul>
Sale or reorganisation of the company	<ul style="list-style-type: none"> <li>› All categories described above</li> </ul>	<ul style="list-style-type: none"> <li>› Legitimate interests (to structure our business appropriately)</li> </ul>

### 3. HOW DO WE COLLECT YOUR PERSONAL DATA?

Not all personal data we hold about you will have been provided directly by you. Where your personal data has been provided to us by another party, this is likely to have been as a result of a client recommendation; by way of a third-party introduction; by your employer identifying you as their employee; or where you are a director or signatory of a legal entity that has entered into a business agreement (e.g., Distribution Agreement, Investment Management Agreement, Deposit Agreement) with Utmost.

We may also collect personal data from other sources which may include any subsidiary or affiliated company that is part of our group (the "Utmost Group"), public registers, databases managed by reputable organisations as well as the press and the Internet.

#### 4. WHO HAS ACCESS TO YOUR PERSONAL DATA?

Your personal data is available on a need-to-know basis within Utmost, and can only be accessed by the employees of the relevant internal departments to the extent necessary to fulfil their respective tasks and responsibilities. Our employees process your personal data in accordance with our policies and procedures to ensure an adequate level of security.

Utmost may share your personal data, by electronic or other means, with third parties that may require access to them, such as:

- › Any subsidiary or affiliated company that is part of the Utmost Group;
- › Regulatory authorities where we are required to do so by applicable law or financial regulation;
- › Third parties where required by law, court order or regulation;
- › Third parties who provide services to us such as IT services, research and marketing services;
- › Third parties for the purposes of providing a business reference in circumstances where you are establishing a relationship with that third party; and
- › Other organisations, including the police or fraud prevention agencies and databases, to prevent and detect fraud.

In compliance with the GDPR, we will only transfer your information to third parties where they provide an adequate level of data protection, either by their geographical location or by entering into standard contractual clauses for the transfer of personal data to third countries.

You may contact our Data Protection Officer for more information on the transfer of your personal data to third parties.

#### 5. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

We will only keep your personal data for as long as it needs to be retained to meet our legal and business requirements. Once there is no business requirement or legal obligation for us to continue storing personal data, it will be erased, destroyed or put beyond use until it can be permanently deleted or anonymised.

#### 6. HOW DO WE SECURE YOUR PERSONAL DATA?

Protecting your personal data is very important to us.

Utmost has implemented adequate safeguards to ensure the confidentiality and security of your personal data by implementing appropriate technical, physical and organisational measures to protect personal data against accidental or unlawful destruction or loss, damage, alteration, unauthorised disclosure or access, and against all other forms of unlawful processing or further processing.

#### 7. HOW CAN YOU UPDATE THE INFORMATION WE HOLD ABOUT YOU?

It is important that the information we hold about you is accurate and up to date. Please let us know if your information changes, or if the information we hold about you is incorrect.

If we have disclosed your personal information to another entity of the Utmost Group or to a third party as described above, we will also let them know about the changes unless it is very difficult or not possible for us to do so.

#### 8. YOUR RIGHTS

Under the GDPR, you have certain rights over your personal data. These rights are as follows:

- › You have the right to request access to your personal data as well as information on how we process it.
- › You have the right to obtain the rectification of any inaccurate or incomplete personal data we hold about you.
- › You have the right to request the erasure of your personal data, unless we have a legal obligation to process your personal information.
- › You have the right to seek the restriction of the processing of your personal data in certain circumstances.
- › You have the right to object to its processing. We shall no longer process the data unless there are compelling legitimate grounds for the processing.
- › You have the right of portability in relation to your personal data. This means you can request we provide you with the personal data we hold about you in a structured, commonly used and machine-readable format.
- › You have the right not to be subject to decisions based solely on automated processing. We do not carry out any automated processing which may lead to an automated decision based on your personal data.
- › Where we rely on your consent to process any of your personal data, you have the right to withdraw your consent at any time, without affecting the lawfulness of the processing based on consent before withdrawal.

To exercise any of the above rights, please contact our Data Protection Officer by post or email using the details provided in the section "IDENTITY AND CONTACT DETAILS OF THE DATA CONTROLLER AND ITS DATA PROTECTION OFFICER" below.

We will respond without delay and, in any case, within one month of receipt of your request.

We will not ask for a fee to exercise any of your rights in relation to your personal data, unless your request is unfounded, repetitive or excessive, in which case we may charge a reasonable amount in the circumstances. We will let you know of any charges before completing your request.

If you believe we have not complied with the requirements of the GDPR, you have the right to lodge a complaint with our data protection supervisory authority.

The contact details are as follows:

› Data Protection Commission, 6 Pembroke row, Dublin 2, D02 X963, Ireland

[www.dataprotection.ie](http://www.dataprotection.ie)

<https://www.dataprotection.ie/en/individuals/exercising-your-rights/complaints-handling-investigations-and-enforcement-individuals>

## 9. IDENTITY AND CONTACT DETAILS OF THE DATA CONTROLLER AND ITS DATA PROTECTION OFFICER

### Utmost PanEurope dac

Navan Business Park  
Athlumney  
Co Meath  
C15 CCW8  
Ireland

### Data Protection Officer

[dataprotection@utmost.ie](mailto:dataprotection@utmost.ie)

## 10. CHANGES TO OUR PRIVACY NOTICE

We may need to update this Privacy Notice from time to time. You can see when this Privacy Notice was last updated by checking the date at the bottom of this page.

## A WEALTH *of* DIFFERENCE

[www.utmostinternational.com](http://www.utmostinternational.com)

Utmost PanEurope dac is registered in Ireland, registered number 311420. Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is regulated by the Central Bank of Ireland as a Life Insurance Undertaking.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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