

Privacy Statement

At Money Smart, keeping personal information private and secure has always been a top priority. This Privacy Statement sets out how Money Smart, an investment intermediary regulated by the Central Bank of Ireland, deals with any data you provide when visiting this website. Clients of Money Smart naturally provide us with far more information and benefit from the additional protections set out in our Privacy Policy and our Data Protection Policy – both of which are made immediately available to clients.

As a user of this website you should be aware that each time you visit, two general levels of information may be retained. The first level comprises statistical information of all visitors to the site collected and aggregated on a non-personal basis. The second level is information which is personal or particular to a specific visitor who knowingly chooses to provide that information.

1. Collection and use of non-personal information

Like most websites, we gather statistical and other analytical information collected on an aggregate basis of all visitors to our website. This non-personal data comprises information that cannot be used to identify or contact you, such as the country of origin of users, user browser types, user website behaviour and other anonymous statistical data involving the use of our website. We use this non-personal data gathered from visitors to our website in aggregate form only to improve the design and effectiveness of our website. This non-personal data is collected in the following two ways.

(a) Cookies

Cookies are small pieces of information stored in simple text files, placed on your computer by a website. Cookies can be read by the website on your subsequent visits. The information stored in the cookie may relate to your browsing habits on the webpage, or a unique identification number so that the website can remember you on your return visit. Cookies do not contain personal information from which you can be identified, unless you've furnished such information to the website. You can change the settings on your internet browser to refuse all cookies if you wish.

We use cookies to collect information about visitors use of the website, including things like connection speed, operating system details, and the time and duration of visits. The information collected by cookies enables us to understand the use of our websites, including the number of visitors that we have, the pages viewed, time exposed to particular pages, etc. This in turn helps us to provide visitors with a better experience.

Cookies do not in any way compromise the security of your computer but within your browser you can choose whether you wish to accept cookies on all website or not. Different browsers have different settings but generally speaking, your browser will offer the choice to accept, refuse or delete cookies at all times, or those from providers that website owners

use ("third party cookies"), or those from specific websites. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org.

(b) Google Analytics

Google Analytics is a simple, easy-to-use tool that helps website owners measure how users interact with website content. The cookies set by Google Analytics gather anonymous data of how people are using this website and then provide us with visitor statistics, details of page views, etc., which enables us to provide better and more relevant content for visitors in the future. To opt out of being tracked by Google Analytics across all websites visit [Google Analytics Opt-out Browser Add-on](#) and for more information about Google's cookie usage visit [Google's Cookie Usage Page](#).

2. Collection and use of personal information

Through our website contact form and Newsletter invitation, you have an opportunity to provide us with some level of personal information, usually including your name and your email address. This information is not stored on our website database but is emailed to our website email address where it is saved, so we can respond to your enquiry.

(a) Contact Form

If you use the website contact form to ask us to contact you, we then process any personal data received for the purpose of contacting you in connection with your query. We promise to keep it safely, not share it with anyone and only use it to answer your query. If you ultimately become a client, then the additional protections set out in our Privacy Policy and our Data Protection Policy cover that next level of information collection and use.

(b) Newsletter Invitation

If you subscribe to our Newsletter, again we hold very limited personal information about you (name and email address only). We promise to keep it safely and not share it with anyone. We will only email you once a quarter with this Newsletter. If you do not wish to receive it again you can unsubscribe at any time by clicking the unsubscribe button and we will then immediately delete all your personal information from our files.

You have the right to ask us what information we hold about you, to have any such data corrected, and, subject to certain exceptions if you become a client, have it erased from our records.

This Privacy Statement is effective from May 2018 until further notice.