

Privacy Policy

Online Tax Rebate Services Limited respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data when you visit our Websites (see below) (regardless of where you visit either of them from) and tell you about your privacy rights and how the law protects you. Reference in this document to “we”, “us”, “our”, and “ours” refers to Online Tax Rebate Services Limited, and its associated websites (<https://www.taxrebate.ie>). Each the named websites are called our Websites below. This privacy notice is provided in a layered format so you can click through to the specific areas set out below. Please also use the Glossary in clause 10 below to understand the meaning of some of the terms used in this privacy notice.

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1. Important information and who we are

Purpose of this privacy notice .

This privacy notice aims to give you information on how Online Tax Rebates Limited collects and processes your personal data through your use of our Websites or either of them, including any data you may provide through any of our Websites when you sign up to a newsletter we may publish, purchase a service or take part in a survey or competition. Neither of our Websites are intended for children and we do not knowingly collect data relating to children. It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

Controller: Online Tax Rebates Services Limited is the data controller and responsible for your personal data referred to as "we", "us" or "our" in this privacy notice and on each of our Websites. If you have any questions about this privacy notice, including any requests to exercise your legal rights as referred to in clause 9 below], please contact us using the details set out below.

Our full Contact details are: Full name of legal entity: Online Tax Rebates Services Limited, company registration number is 671424 and our registered office and main trading address is at xxxxxxx. Email address: support@taxrebate.ie and dataprotection@taxrebate.ie (for data protection queries). Telephone number: You can contact us at xx-x-x-x-x Our Websites are: Online Tax Rebate Services (<https://www.taxrebate.ie>).

Changes to the privacy notice and your duty to inform us of changes.

This version was created on the 23rd of May 2018 for the coming into force of the General Data Protection Regulation. The data protection laws in Ireland changed on 25 Ma 2018. Although this privacy notice sets out most of your rights under the new laws, we may not yet be able to respond to some of your requests (for example, a request for the transfer of your personal data) until after May 25th 2018 as we are still working towards getting

our systems ready for some of these changes. It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Third-party links Our Websites may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave either of our Websites we encourage you to read the privacy notice of every website you visit.

2. The data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data). We may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:

I. **Identity Data** includes

- (i) information about you that you give us whether verbally or in writing when you search for or ask for a product or service, purchase a product or service from us, or by filling in forms on our Websites or by corresponding with us by phone, e-mail or otherwise and when you report a problem with the site.
- (ii) Identity & contact information such as name, date of birth, copies of ID, contact details, PPS number (or foreign equivalent), online user identities (such as Facebook profile, internet protocol addresses, cookie identifiers, nationality, home status and address, email address, work and personal phone numbers, marital status, family details, tax residency and tax related information) and
- (iii) CCTV images at our offices (but only for security reasons and to help prevent fraud or crime)

II. **Marital status and/or financial associations data** includes if you are married or are financially linked to another person in the context of a particular product or service, a financial association may be created between your records and their records, including any previous and subsequent names used by you. This means that we may treat your financial affairs as affecting each other. These links will remain on your and their files until you or they break that link or you request us to break that link.

III. **Contact Data** includes billing address, delivery address, email address and telephone number.

IV. **Financial Data** includes Bank account details, credit/debit card details, income details, including P45's and/or P60's, application processing and administration records, your employment status and employment details of your partner, life assurance, pension and investment details, transaction details, treasury transactions, financial needs/attitudes, information relating to power of attorney arrangements.

V. **Transaction Data** includes details about payments to and from you and other details of products and services you have purchased from us, and details about who you get money from, who you pay money to, how much the payments are for and when the payments are made.

VI. **Technical Data** includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access either of our Websites.

VII. **Profile Data** includes your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.

VIII. **Usage Data** includes information about how you use our Websites, products and services or if you make a complaint about a product or service.

IX. Marketing and Communications Data includes your preferences in receiving marketing from us and our third parties and your communication preferences.

X. Special Categories of Personal Data. We may henceforth collect and process certain personal data in this category, such as health information, where for example you apply for health expenses tax credit, or investment products. Where personal data we collect from you is within article 9 of the GDPR, we will only process this personal data, where you have given your explicit consent.

XI. Information you provide us about others. If you give us information about someone else (for example, information about a spouse provided to us during the course of or related to a joint assessment with that person), we may add it to any personal information we already hold and we will use it in the ways described in this privacy notice. Before you disclose information to us about another person, you should be sure that you have their agreement to do so. You should also ensure they read and accept this privacy notice. You need to ensure they confirm that they know you are sharing their personal information with us for the purposes described in this privacy notice. Accordingly, in providing us with the personal data of a third party, you warrant and undertake to us that you have the consent of the third party to process their information including give it to us for the purposes provided in this notice. You undertake to immediately notify us if that third party withdraws their consent.

XII. Information about you provided by others If someone gives us personal data about you, for example, where another person provides your information to us during the course of a joint application or taking another example, where you are named in a pension policy application, we may add it to any personal data we already hold and use it in the ways described in this privacy notice.

XIII. Information we obtain about you from public forums or that is otherwise publicly available about you – for example in trade directories, online forums, websites, Facebook, Twitter, YouTube or other social media. When you make information about yourself publicly available on your social media accounts or where you choose to make information available to us through your social media account, and where it is appropriate for us to use it, this information can help enable us to do things like (1) improve our service (for example, identifying common service issues), (2) contact you through the social media services, and (3) enable you to share your experience and content via social media services. For a description on how social media services and other third-party platforms, plug-ins, integrations or applications use your information, please refer to their respective privacy policies and terms of use, which may permit you to modify your privacy settings.

XIV. Information from your online activities with third parties where you have given us your consent (for example, by consenting to our use of certain cookies or other location tracking technologies).

XV. Information from fraud prevention agencies or public agencies such as property registration authorities, the Companies Registration Office or judgement registries.

XVI. Information which you have consented to us using. For example if we have your agreement to allow us contact you through certain channels to offer you relevant products and services. **XVII. Information from online activities.** We collect information about your internet activity using technology known as cookies, which can often be controlled through internet browsers. For detailed information on the cookies we use and the purposes for which we use them, see our Cookie Policy, which is available on each of our Websites. We collect information about your internet browser settings or otherwise Internet Protocol (IP) and other relevant information to help us identify your geographic location when providing you with our services.

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice. **If you fail to provide personal data** Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with products or services). In this case, we may have to cancel a product or service you have with us but we will notify you if this is the case at the time.

3. How is your personal data collected

We use different methods to collect data from and about you including through:

- I. **Direct interactions.** You may give us your Identity, Contact, Marital Status and/or Financial Associations and Special Categories of Personal Data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you: - apply for our products or services; - create an account on either of our Sites; - subscribe to our service or publications; - request marketing information or data to be sent to you; - enter a competition, promotion or complete a survey; or - give us some feedback.
- II. **Automated technologies or interactions.** As you interact with our Websites, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy for further details.
- III. **Third parties or publicly available sources.** We may receive personal data about you from various third parties, and/or public sources as set out below: - Technical Data from the following parties: i. analytics providers such as Google and Facebook based outside the EU; and ii. advertising networks such as Doubleclick based outside the EU; - Contact, Financial and Transaction Data from providers of technical, payment and delivery services such as Authipay based inside the EU. - Identity and Contact Data from data brokers or aggregators [such as [NAME] based [inside **OR** outside] the EU]. - Identity and Contact Data from publicly available sources [such as Companies House and the Electoral Register based inside the EU].

4. How we use your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- I. Where we need to perform the contract we are about to enter into or have entered into with you.
- II. Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- III. Where we need to comply with a legal or regulatory obligation.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us as provided above. **Purposes for which we will use your personal data** When we ask for your consent, we will provide you with more information on how we will use your data in reliance on that consent, including in relation to third parties we would like your consent to share your data with. We have set out below, in a table format and below the table format, a description of the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate. Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you as a new customer	(a) Identity (b) Contact	Performance of a contract
To process and deliver your order including: (a) Manage payments, fees and charges (b) Collect and recover money owed to us	(a) Identity (b) Contact (c) Financial () Transaction () Marketing and Communications	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with you which will include: (a) Notifying you about changes to our terms or privacy policy (b) Asking you to leave a review or take a survey	(a) Identity (b) Contact (c) Profile () Marketing and Communications	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation (c) Necessary for our legitimate interests (to keep our records updated and to study how customers use our products/services)
To enable you to partake in a prize draw, competition or complete a survey	(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications	(a) Performance of a contract with you (b) Necessary for our legitimate interests (to study how customers use our products/services, to develop them and grow our business)
To administer and protect our business and our Websites (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Identity (b) Contact (c) Technical	(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise) (b) Necessary to comply with a legal obligation
To deliver relevant Websites content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you.	(a) Technical (b) Usage	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	(a) Technical (b) Usage	Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy)
To make suggestions and recommendations to you about products or services that may be of interest to you	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile	Necessary for our legitimate interests (to develop our products/services and grow our business)

Purposes for which we will use your personal data continued. Without prejudice to the foregoing and in order to provide our products and services to you and perform our contract with you, we use your information to:

- I. establish your eligibility for our products and services.
- II. manage and administer your accounts, policies, benefits or other products and services that we may provide you with.
- III. process your applications for Tax Rebates, Income Tax Returns or financial services.
- IV. carry out Companies Registration Office (CRO) searches.
- V. process payments that are paid to us, for you or by you.
- VI. contact you by post, phone, text message, email, social media, fax, or other means, but not in a way contrary to your instructions to us or contrary to law.
- VII. monitor and record our conversations when we speak on the telephone (for example, to check your instructions to us, to analyse, to assess and improve customer service and for training and quality purposes).
- VIII. recover fees you may owe us.
- IX. manage and respond to a complaint or appeal.
- X. protect our business, reputation, resources and equipment, manage network and information security (for example, developing, testing and auditing our websites and other systems, dealing with accidental events or unlawful or malicious actions that compromise the availability, authenticity, integrity and confidentiality of stored or transmitted personal data, and the security of the related services) and prevent and detect fraud, dishonesty and other crimes (for example, to prevent someone trying to steal your identity)
- XI. to comply with our legal and regulatory obligations
- XII. complying with your information rights.
- XIII. providing you with statutory and regulatory information and statements.
- XIV. establishing your identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering, fraud and terrorist financing
- XV. preparing returns to regulators and relevant authorities including preparing income tax, capital gains tax, capital acquisition tax and other revenue returns.
- XVI. reporting to and, where relevant, conducting searches on the Central Credit Register and other industry registers.
- XVII. complying with binding requests from regulatory bodies.
- XVIII. complying with binding production orders or search warrants, and orders relating to requests for mutual legal assistance in criminal matters received from foreign law enforcement agencies/prosecutors.
- XVIII. for other reasons where a statutory reason exists we do so, including use of your Personal Public Service (PPS) number (or foreign equivalent).
- XX. Complying with court orders arising in civil or criminal proceedings.
- XXI. Performing a task carried out in the public interest.

Where you have given us permission (which you can withdraw at any time) we may:

- I. send electronic messages to you about product and service offers from our Group and/or our selected and trusted partners.
- II. share your data with third parties so that they may send you electronic messaging about their products and offers.
- III. use transaction history/account information from your Revenue records to secure potential rebates for you, based on your historic activity.
- IV. use cookies in accordance with our Cookie Policy.
- V. use special categories of data, or sensitive data.
- VI. use your location data to send you information regarding special offers from us or our Partners close to your location.
- VII. use information you have made public and combine with this with the activities outlined above.

Marketing We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising. We have established the following personal data control mechanisms:

Promotional offers from us We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing). You will receive marketing communications from us if you have requested information from us or purchased products or services from us or if you provided us with your details when you entered a competition or registered for a promotion or registered for a survey and, in each case, you have not opted out of receiving that marketing.

Third-party marketing We will get your express opt-in consent before we share your personal data with any company outside of our Company, marketing purposes.

Opting out You can ask us or third parties to stop sending you marketing messages at any time by logging into whichever of our Websites is relevant and checking or unchecking relevant boxes to adjust your marketing preferences or by following the opt-out links on any marketing message sent to you or by contacting us at any time as set out above. Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product or service purchase, warranty registration, product or service experience.

Cookies You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. For more information about the cookies we use, please see our Cookie Policy.

Change of purpose We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us at any of our contact details set out above. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so. Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. Disclosures of your personal data

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above.

- I. Internal Third Parties as set out in the Glossary.
 - II. External Third Parties as set out in the Glossary.
 - III. Specific third parties listed in the table in paragraph 4
 - IV. Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets.
- Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice. We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. International transfers

Many of our external third parties are based outside the European Economic Area (EEA) so their processing of your personal data will involve a transfer of data outside the EEA. If for example, you require a bank transfer to an account held outside the EEA. Those external

organisations may process and store your personal information abroad and may disclose it to foreign authorities to help them in their fight against crime and terrorism. Whenever we transfer your personal data out of the EEA, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- I. We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by the European Commission. For further details, see European Commission: Adequacy of the protection of personal data in non-EU countries.
- II. Where we use certain service providers, we may use specific contracts approved by the European Commission which give personal data the same protection it has in Europe. For further details, see European Commission: Model contracts for the transfer of personal data to third countries.
- III. Where we use providers based in the US, we may transfer data to them if they are part of the Privacy Shield which requires them to provide similar protection to personal data shared between the Europe and the US.

Please contact us as above if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

7. Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality. We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

8. Data retention

How long will you use my personal data for?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements. More particularly, the length of time we hold your data depends on many factors, such as regulatory rules and the type of financial product we have provided to you. Those factors include:

- I. The regulatory rules contained in laws and regulations or set by authorities like the Revenue Commissioners.
- II. The type of product we have provided to you. For example, we may keep data relating to a tax rebate for 6 years.
- III. Whether you and us are in a legal or some other type of dispute with another person or each other.
- IV. The type of data we hold about you.
- V. Whether you or a regulatory authority asks us to keep it for a valid reason.
- VI. Whether we use your data for long-term statistical modelling, provided that such modelling does not affect any decision we make about you.

As a general rule, we keep your information for a specified period after the date on which a transaction has completed or you cease to be a customer. In most cases this period is six (6)

years. In some circumstances you can ask us to delete your data: see The right to erasure below for further information. In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

9. Your legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. The data subject rights are:

- I. The right to be informed (Articles 12 - 14 of the GDPR).
- II. The right to access information (Article 15 of the GDPR).
- III. The right to rectification (Articles 16 & 19 of the GDPR).
- IV. The right to erasure (Articles 17 & 19 of the GDPR).
- V. The right to data portability (Article 20 of the GDPR).
- VI. The right to object to processing of personal data (Article 21 of the GDPR).
- VII. The right of restriction (Article 18 of the GDPR).

Further details regarding these rights can be viewed [here](#). If you wish to exercise any of the rights set out above, please contact us at xxx@xxxx.com or using any of the other contact details provided above.

No fee usually required You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

10. Glossary

Lawful Basis

I. **Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

II. **Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

III. **Comply with a legal or regulatory obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.

Third Parties

I. Internal Third Parties - Other companies in the [COMPANY] Group [acting as joint controllers or processors] and who are based [SPECIFIC COUNTRIES] and provide [IT and system administration services and undertake leadership reporting].

II. External Third Parties - Service providers [acting as processors] based in Ireland who provide IT and system administration services. - Professional advisers [acting as processors or joint controllers] including lawyers, bankers, auditors and insurers based in Ireland who provide consultancy, banking, legal, insurance and accounting services. - Revenue Commissioners, regulators and other authorities [acting as processors or joint controllers] based in Ireland, who require reporting of processing activities in certain circumstances.

Your Legal Rights You have the right to:

I. **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

II. **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

III. **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

IV. **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

V. **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

VI. **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you. VII. **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

Changes to this Privacy Notice We may amend or update this privacy notice from time to time. Any changes will be communicated to you and made available on this page and, where appropriate, notified to you by SMS, or e-mail. Please check back frequently to see any updates or changes to our privacy notice.