

## Privacy Policy

We are JBW Accountants UC of 3 Church Street, Dungarvan, Co. Waterford, ("JBW Co"). We share your concern about the protection of your personal information and are committed to safeguarding your privacy.

This document covers information we collect about you, whether via our websites: [www.jbw.ie](http://www.jbw.ie), (our "Website"), in our office, through our associates or otherwise. Please read it carefully to understand how your personal information will be treated.

We will be the "controller" of the personal information which you provide to us, or which we collect from you.

### 1. Personal information that we collect

We collect a range of personal information relating to you, including your:

- . name;
- . email address;
- . telephone number;
- . credit or debit card information and/or other payment information;
- . delivery and billing address;
- . IP address; and
- . any other personal information that you choose to provide to us when you complete our contact forms or otherwise make contact with us.

### 2. How we use your personal information

We use your personal information as follows:

- . to maintain our relationship with you whilst you are a customer;
- . to process orders and provide agreed services to you;
- . for invoicing, processing payments, account set up and maintenance,
- . to communicate with you, including to respond to information requests /enquiries submitted and/or to obtain your feedback on our services;
- . for record keeping, statistical analysis and internal reporting and research purposes;
- . to ensure data security and to provide you with access to secure areas of our Website;
- . to notify you about changes to our services;
- . to monitor the quality of our services;
- . for logistical purposes;
- . to investigate any complaint you make;
- . to provide evidence in any dispute or anticipated dispute between you and us;
- . to customise various aspects of our Website to improve your experience;
- . to pre-complete online forms. For example, our use of ROS payment instructions on your behalf;
- . as we may otherwise consider necessary to support our services;
- . to obtain credit references, credit checks and for debt collection, fraud detection and prevention and risk management purposes;
- . to monitor and/or record telephone conversations to or from you in order to offer you additional security, resolve complaints, improve our service standards and for staff training purposes; and
- . to protect the rights, property, and/or safety of JBW Co, its personnel and others.

### Marketing

We may send you direct marketing in relation to our services by phone and post, as long as this is in line with any marketing preferences that you have provided to us.

We will only send you direct marketing in relation to our services by email or SMS:

- . where you have consented to this; or
- . where you have not objected to this, and we are marketing similar services to those which were the subject of a previous supply of services or negotiations of a supply to you.

Your agreement to the use of your personal information for direct marketing purposes is optional and if you choose not to consent, your visit to and use of our Website will not be affected.

You can choose to opt out of receiving direct marketing information from us at any time, through the 'Unsubscribe' link at the bottom of any JBW Co email you receive, or by contacting the JBW Co Customer Service Centre:

- . by mail - JBW Co Customer Service Centre, 3 Church Street, Dungarvan
- . by email – [gdpr@jbw.ie](mailto:gdpr@jbw.ie)
- . by telephone – +353 (0) 58 45878

by filling in an enquiry form on our Websites.

### **Recruitment**

If you click on the "careers" button (or equivalent) on our Website, you will be directed to send us your details to [recruit@jbw.ie](mailto:recruit@jbw.ie). Before you can apply for a job we ask you to provide some basic contact details. This allows you and us to keep track of your applications(s) and you to tell us if you would like to receive email notifications about upcoming vacancies. If you choose to apply for a job that is listed on our recruitment webpage, we will ask you to complete an application letter and upload a C.V.. You can also upload supporting documentation. Before you submit these documents to us, you should review our privacy notice, which provides specific information about how your personal information will be handled in connection with your application.

## **3. Automated decision making/profiling**

### **Credit Checks**

We may use technology provided by the credit reference agencies Experian and Dun & Bradstreet ("CRAs") that processes personal information that you provide to us, in order to analyse your creditworthiness, which helps us to decide if we are able to offer you an account, through which you can purchase services from JBW Co. We will also continue to exchange information about you with the CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share this information with other organisations, which may use it to make decisions on future applications for credit.

Experian provides a Credit Reference Agency Information Notice ("CRAIN") with further information about how it uses and shares personal information that it receives about you and/or your business, which is available to review at this link: <http://www.experian.co.uk/crain/index.html>. Dun & Bradstreet also provides further information in its privacy policy about how it processes personal information, which is available on its website: <https://www.dnb.co.uk/>.

If you pass our credit checks, and our other account opening criteria (details of which will be made available to you during the account opening process) you will be entitled to open an account with us and order our services in accordance with our General Conditions of Sale. If you do not pass our credit checks you will not be able to set up an account but you may still be entitled to order our services (in accordance with our General Conditions of Sale) at our discretion, by making payment upfront.

### **Google**

We may use Google for a variety of marketing services, including the Google Customer Match service which matches your email address as provided to us, with information held in your Google account (if you have one) in order to enable Google to show you adverts for our services when you are searching on Google, using Google's search network, shopping function, on YouTube or on Gmail.

Other marketing services of Google's we may use include: Google Search which places our adverts within search results; Google Display Network which makes available to us advert space on third party websites; and Google Remarketing which places JBW Co adverts on third party website following a user having visited a JBW Co website. These services use cookies (and in some instances information held in your Google account, if you have one) in order to build profiles about you, for the purposes of providing you with personalised adverts.

You can find out more about how your personal information may be used in connection with Google's advertising functions and options for opting out here:

<https://www.google.co.uk/intl/en/policies/technologies/ads/>. If you object to profiling made in relation to you or would like more information about the personal information which has been used to create a profile, you may contact us at : [gdpr@jbw.ie](mailto:gdpr@jbw.ie) or by calling +3535845878.

#### **4. Legal basis for processing**

In terms of the legal bases we rely on to process your personal information, these are as follows:

- . where you have provided your consent: for direct marketing communications in respect of our own services, including in respect of marketing communications sent by electronic means (e.g. email and SMS); for the performance of a contract with you (such as a contract for the provision of goods and services) or to take steps at your request prior to entering into this contract;
- . to comply with legal obligations, including in relation to health and safety and environmental legislation, performing anti-money laundering, terrorism prevention and sanctions screening checks, complaints and investigations or litigation;
- . to protect your vital interests or the vital interests of another person, or
- . for our legitimate interests in:
  - management of your account (including processing payments) and our relationship with you, and communicating with you;
  - operating our Website;
  - sending direct marketing in respect of our services where you have not provided your consent and the marketing communication is sent by non-electronic means (e.g. post or telephone);
  - processing orders and supplying our services; and
  - our internal business purposes which may include processing for the purposes of: record keeping, research, reporting and statistics, data security, to ensure the quality of our services, investigating and responding to queries and complaints, obtaining credit references and credit checks, providing payment performance data to credit reference agencies, changing our pricing, debt collection, fraud detection and prevention, risk management, recruitment and training of our personnel, and protecting our rights, property and safety (and that of others). You can object to processing carried out on the basis of our legitimate interests at any time by emailing: [gdpr@jbw.ie](mailto:gdpr@jbw.ie).

#### **5. How we share your personal information**

When we use your personal information for the purposes specified above, we may also share it with statutory bodies for reporting purposes and otherwise in accordance with the Law.

In addition, we may share your personal information with:

- . third party provider(s) who provide the following types of services to us: marketing, payroll bureau software, cloud accounting software, recruitment and customer relationship management;
- . third party providers in order for us to process payments that are due to us, in doing so we provide bank card details to such providers;
- . third party advertising partners, such as Google in order for them to assist us in providing you with targeted adverts (as explained above);
- . licensed credit reference agencies, debt collection agencies and lawyers when we carry out credit checks, to report on your payment performance and/or or seek to recover debts due to us;
- . our specialist tax advisors, liquidation and personal insolvency professionals, lawyers or similar advisers when we ask them to provide us with professional advice;
- . emergency services in the event that we need to report accidents or incidents or request emergency assistance;
- . any Government Department, public body or other third party where we believe in good faith that the law requires this; in the interests of public health and safety; or in order to protect the rights, property, or safety of JBW Co, its employees or others;
- . investors and other relevant third parties in the event of an actual or potential sale or other corporate transaction related to our clients business or our own;
- . any other third parties, if authorised by you to do so.

The performance of services by our third party service provider(s) may be subject to a separate privacy statement provided to you by the relevant third party. You should read any such statement carefully.

#### **6. How long we keep your personal information**

We retain your personal information for no longer than is necessary for the purposes for which the personal information is collected. When determining the relevant retention periods, we will take into account factors including:

- . legal obligation(s) under applicable law to retain data for a certain period of time;
- . statute of limitations under applicable law(s);

- . (potential) disputes, and
- . guidelines issued by relevant data protection authorities.

Otherwise, we securely erase your information once this is no longer needed.

## **7. Cookies**

Where you use our Websites, we may process your personal information collected by using cookies in accordance with our Cookie Policy.

## **8. Links to third party websites**

Our Website contain links to other Internet websites. Unless otherwise explicitly stated, we are not responsible for the privacy practices or the content of such websites, including such sites' use of any personal information. Nevertheless, in the event you encounter any third party associated with our Website (or who claims association with our Websites) who you feel is improperly collecting or using information about you, please contact [gdpr@jbw.ie](mailto:gdpr@jbw.ie); we will be happy to forward your message to the third party.

## **9. Security**

We use reasonable security methods to protect the personal information that we process, including Internet standard encryption technology to encode personal information that you send to us through our Website. Such technology works by using a private key to encrypt data that's transferred over the secure connection. To check that you are in a secure area of the Website before sending personal information to us, please look at the bottom right of your website browser and check that it displays an image of a closed padlock or an unbroken key.

However, please note that whilst we take appropriate technical and organisational measures to safeguard the personal information that you provide to us, no transmission over the Internet can be guaranteed to be secure. Consequently, please note that we cannot guarantee the security of any personal information that you transfer to us over the Internet.

## **10. Your rights**

The following section explains your rights. The various rights are not absolute and each is subject to certain exceptions or qualifications. We will grant your request only to the extent that it follows from our assessment of your request that we are allowed and required to do so under data protection laws. Nothing in this Privacy Statement is intended to provide you with rights beyond or in addition to your rights as a data subject under data protection laws.

1. The right to be informed: You have the right to be provided with clear, transparent and easily understandable information about how we use your personal information and your rights. This is why we're providing you with the information in this Privacy Statement.
2. The right of access: You have the right to obtain a copy of your personal information (if we're processing it), and other certain information (similar to that provided in this Privacy Statement) about how it is used. This is so you're aware and can check that we're using your personal information in accordance with data protection law. We can refuse to provide information where to do so may reveal personal information about another person or would otherwise negatively impact another person's rights.
3. The right to rectification: You can ask us to take reasonable measures to correct your personal information if it's inaccurate or incomplete. E.g. if we have the wrong date of birth or name for you.
4. The right to erasure: This is also known as 'the right to be forgotten' and, in simple terms, enables you to request the deletion or removal of your personal information where there's no compelling reason for us to keep using it or its use is unlawful. This is not a general right to erasure; there are exceptions, e.g. where we need to use the information in defence of a legal claim.

5. The right to restrict processing: You have rights to 'block' or suppress further use of your personal information when we are assessing a request for rectification or as an alternative to erasure. When processing is restricted, we can still store your personal information, but may not use it further. We keep lists of people who have asked for further use of their personal information to be 'blocked' to make sure the restriction is respected in future.

6. The right to data portability: You have rights to obtain and reuse certain personal information for your own purposes across different organisations. This enables you to move, copy or transfer your personal information easily between our IT systems and theirs (or directly to yourself) safely and securely, without affecting its usability. This only applies to your personal information that you have provided to us that we are processing with your consent or to perform a contract which you are a party to, which is being processed by automated means.

7. The right to object: You have the right to object to certain types of processing, on grounds relating to your particular situation, at any time insofar as that processing takes place for the purposes of legitimate interests pursued by JBW Co or by a third party. We will be allowed to continue to process the personal information if we can demonstrate "compelling legitimate grounds for the processing which override [your] interests, rights and freedoms" or we need this for the establishment, exercise or defence of legal claims.

8. Rights in relation to automated decision making and profiling: You have the right not to be subject to a decision based solely on automated processing (including profiling), which significantly affects you, subject to some exceptions. Where this is the case, you have the right to obtain human intervention, voice your concerns and to have the decision reviewed.

## **11. Updating this statement**

We review our privacy practices from time to time. We ask that you bookmark and periodically review this page for updates to our Privacy Statement. We reserve the right to modify this policy effective seven (7) days after the posting of the revised Privacy Statement.

## **12. Contact us**

For further information regarding these rights, about this Privacy Statement generally or to make a complaint please contact our Data Protection Officer at [gdp@jbw.ie](mailto:gdp@jbw.ie) or call us on +3535845878. Please provide as much information as possible to help us identify the information you are requesting, the action you are wanting us to take and why you believe this action should be taken. Before assessing your request, we may request additional information in order to identify you. If you do not provide the requested information and, as a result we are not in a position to identify you, we may refuse to action your request.

We will generally respond to your request within one month of receipt of your request. We can extend this period by an additional two months if this is necessary taking into account the complexity and number of requests that you have submitted.

We will not charge you for such communications or actions we take, unless:

- . you request additional copies of your personal data undergoing processing, in which case we may charge for our reasonable administrative costs, or
- . you submit manifestly unfounded or excessive requests, in particular because of their repetitive character, in which case we may either: (a) charge for our reasonable administrative costs; or (b) refuse to act on the request.

If after contacting JBW Co you are still unhappy you may also complain to the Information Commissioner, all contact details are available on the Information Commissioner's Website: <https://dataprotection.ie>.

## **Legal Disclaimer**

The information contained in this site is for general guidance on matters of interest only. The application and impact of laws can vary widely based on the specific facts involved. Given the changing nature of laws, rules and regulation, and the inherent hazards of electronic communication, there may be delays, omissions or inaccuracies in information contained in this site. Accordingly, the information on this site is provided with the understanding that the authors and publishers are not herein engaged in rendering legal, accounting, taxation, or other

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