

PRIVACY POLICY

Mamcol Limited t/a Trust Matters is committed to respecting and protecting your privacy and would like you to feel safe when you give us your personal details.

We will always clearly identify ourselves in correspondence and on our website.

Our principal business is to provide advice, financial planning and to arrange transactions on behalf of clients in relation to Life, Pensions, Investments and Deposit products.

To provide you with relevant information, provide a financial services product and respond to your requests we will request that you provide us with information about yourself and the products/service you require.

This Privacy Notice will inform you of the information we gather and how it is used, who it may be shared with and why, for long we maintain your data and your rights as a data subject.

Mamcol Limited complies with EU General Data Protection Directive (GDPR) for the collection, use, and retention of all personal data.

Name and Contact Details of our firm

Mamcol Limited t/a Trust Matters
The Taney Buildings, 3 Eglinton Terrace, Dundrum, Dublin 14
(T) 01 5634300
(E) info@trustmatters.ie

Mamcol Limited t/a Trust Matters is regulated by the Central Bank of Ireland and is entered on its register under number C146212.

What personal information do we collect and why

We collect data about you when you apply for our services and for products provided by product providers with whom we have an agency agreement. Data is collected only to provide you with financial planning and investment advisory services, to open accounts with product providers, or to arrange products with them, and to comply with relevant laws and regulations.

Data is retained and processed to provide you with one of our services, and to comply with relevant laws and regulations, including internal operating procedures and compliance checks.

We may collect data under several categories, including:

- Identification & Contact Information, including your Name, Date of Birth, Gender, Marital Status, PPS Number, Address, Email Address, Home Phone Number, Work Phone Number, Mobile Number
- Financial Details & Financial Information, including your Occupation, Job Title, Total Remuneration, Employment Details, Existing Pension Benefits, Employer Name, Bank Details, Tax Residence, your Income, Assets and Liabilities.

- Health information such as information about your health status, medical records and medical assessment outcomes. We may also process certain special categories of information, for example information about your personal characteristics (biometric information) or disability information
- Pensions Benefits information such as current benefits, pension entitlement information, date of retirement and any relevant matters impacting your benefits such as voluntary contributions

When we collect sensitive personal data as defined within the GDPR, such as health information, we will ensure that we require this information, and that we have your explicit consent and/or authorisation prior to our collection.

Information we automatically collect

We automatically collect certain types of information when you visit our website and through e-mails when we communicate with you. Automated technologies may include the use of web server logs to collect IP addresses, "cookies" and web beacons. Other cookies such as functional cookies, marketing cookies and analytical cookies will only be used with your express consent. Further information about our use of cookies can be found in our Cookie Notice at the footer of our web page.

Use of the information we gather

When we collect information about you, we tell you why we are asking for the information and what we intend to do with it. You will have the option of not providing the information, although in these instances, you may not be able to access certain products/services.

We need to ensure that we process your personal data lawfully. We rely on the following lawful basis to collect and use your personal data.

- Consent: You have agreed or explicitly consented to the using of your data in a specific way. Consent is implicit through the client's signature of our Terms of Business. You may withdraw your consent at any time.
- Performance of a Contract: Where use is necessary in relation to a service or contract you have entered into.
- Legal or Regulatory Obligation: Where use is necessary because we have to comply with a legal or regulatory obligation such as e.g. complying with anti-money laundering customer due diligence requirements.
- Legitimate Interests: We may send you marketing communications or details of services we provide that may be of interest to you. While we will not engage in direct marketing without your consent other communications we share are shared on the basis of our legitimate interests.

Data will not be held for longer than is necessary – our company policy is to hold all client data for 10 years. This fulfils our obligations under the Central Bank of Ireland's Consumer Protection Code 2025 and our obligations under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010.

Sharing information with third parties

We will keep your personal data confidential but may pass it on to third-party services contracted to Mamcol Limited in the course of dealing with you. Any third parties that we may share your data with are obliged to keep your details securely, and to use them only to fulfil the service they provide on your behalf.

We may also share your data with regulatory and other governmental bodies where required by or under any enactment or rule of law or court order, including, but not limited to, the Revenue Commissioners, An Garda Síochana, the Companies Registration Office, the Financial Services & Pensions Ombudsman or the Central Bank of Ireland.

If we transfer personal data to a third party or outside the EEA, we as the data controller will ensure the recipient (processor or another controller) has provided the appropriate safeguards and on condition that enforceable data subject rights and effective legal remedies for you the data subject are available. We do not currently transfer personal data outside of the EEA.

What are your rights around data?

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

- Right of access – you have the right to request details of and/or a copy of the information that we hold about you.
- Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- Right to restriction of processing – where certain conditions apply to have a right to restrict the processing.
- Right of portability – you have the right to have the data we hold about you transferred to another organisation.
- Right to object – you have the right to object to certain types of processing such as direct marketing.
- Right to object to automated processing, including profiling – you also have the right to be subject to the legal effects of automated processing or profiling.
- Right to judicial review: In the event that Mamcol Limited refuses your request under rights of access, we will provide you with a reason as to why. All of the above requests will be forwarded on should there be a third party involved as we have indicated in the processing of your personal data.

Telephone Recording

We record telephone calls for quality and training purposes. You will always be told at the start of a phone call that it is being recorded.

Data security

Mamcol Limited t/a Trust Matters intent is to strictly protect the security of your personal information; honour your choice for its intended use; and carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration or destruction. We have taken appropriate steps to safeguard and secure information we collect from you.

How to update and/or amend the personal information you have provided

You are entitled to know whether we hold information about you and, if we do, to have access to that information and have it corrected if it is inaccurate or out of date. To exercise your Right of Access or to update your details under your Right of Rectification or Erasure please email your request to the contact address below with proof of identity and we will issue the required information within 1 month of receiving your request.

The right to complain to the DPC

If you are not satisfied with how we store your client data or fail to satisfy a Data request you have the right to make a complaint to the Data Protection Commissioner, see contact details below:

Data Protection Commissioner, 21 Fitzwilliam Square, Dublin 2, D02 RD28, Ireland

Lo Call Number 1890 252 231
Fax +353 57 868 4757
E-mail info@dataprotection.ie

Contacting Us

If you have any questions or comments about our privacy notice or practices, please contact us.

Number 01 5634300
E-mail info@trustmatters.ie

Mamcol Limited may modify or update this privacy notice from time to time at any time without prior notice. You can check the "Last Updated" date below to see when the notice was last changed. We encourage you to check this notice often so that you can continue be aware of how we are protecting your personal information. Your continued use of the website constitutes your consent to the contents of this privacy notice, as it may be modified from time to time.

Effective Date: March 2026
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