



Website Privacy Notice

The Housing Finance Agency (the HFA) respects your right to privacy and complies with its obligations under the General Data Protection Regulation (GDPR). The goal of this website Privacy Notice is to help you understand how the HFA deals with any personal data you provide when you visit its website or interact with the HFA online. It also outlines your rights as a data subject with respect to personal data the HFA might hold on you through your interaction with us offline.

By visiting the www.hfa.ie website, you are accepting the terms of this website Privacy Notice.

This website contains external links to other websites and the HFA is not held responsible for the privacy policies of these other websites.

1. Information we may collect from you

Personal data 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 and process any type of personal data you provide to us in the course of your interactions with us.

If you do not provide us with your personal data, we may not be able to provide you with our services. We will tell you when we ask for personal data which is a contractual requirement or is needed to perform our functions or to comply with our legal obligations.

2. What information do we collect?

Our primary goal in collecting personal data is to provide you with the best and most useful content to help improve your online experience.

Our website collects certain information automatically, including your IP address, the type of browser you are using, and certain other non-personal data about your computer or device such as your operating system type or version, and display resolution. You can remove or reject cookies using your browser or device settings, but in some cases doing so may affect your ability to use our services.

We may, however, occasionally email you with information or queries about your registration or member account, for instance to request permissions or advise you of changes.

Through this website you may have an opportunity to send us information relating to you such as through the "Contact Us" page. By choosing to participate in these, you will be providing us with some level of personal data relating to you. This information will only be used by Housing Finance Agency for:

- the purposes for which it was provided by you;
- verification purposes and statistical analysis.

3. How we use personal data we collect

We will only use your personal data for the purposes and legal bases set out in the table below.

| Data Collected | Purposes/activity | Legal basis for processing |
|---|--|--|
| First and last name, email address, password. | To register you as a new website user/Member login; To optimise your experience on our website, or to serve you specific content that is relevant to you. | The processing is necessary to perform a contract or enter into a contract with you. |
| First and last name, email address. | To contact you regarding the services provided by us. | The processing is necessary to perform a contract. |
| First and last name, email address. | To notify you about changes to our Data Privacy Notice. | The processing is necessary to support our legitimate interests in managing our organisation (to keep our records updated and to study how website users use our services) provided such interests are not overridden by your interests and rights |
| First and last name, email address. | To ask you to complete a Questionnaire. | Your consent. |
| Email address. | To send you email alerts and newsletters that you have opted-in to receive by filling in our online forms or Contact Us by email or by other means; | Your consent. |
| IP address, browser type etc. | To assist the proper operation and functionality of our site. | The processing is necessary to support our legitimate interests in managing our organisation and maintaining website security. |

4. Who do we share your information with?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. Non-personally identifiable visitor information may be provided to other parties for reporting and statistical purposes. For example, we may disclose the total number of visits to our website. In specific conditions, Housing Finance Agency may disclose personal data only as is necessary to provide our services, and under the conditions stipulated below:

Service Providers: Carefully selected companies that provide services for or on behalf of us (e.g. IT support, website hosting), these providers are also committed to protecting your information.

Other Parties When Required by Law: For example, it may be necessary by law, legal process, or court order from governmental authorities to disclose your information. They may also seek your information from us for the purposes of law enforcement, national security, anti-terrorism, or other issues that are related to public security.

Other Parties with Your Consent or at Your Direction: In addition to the disclosures described in this Privacy Notice, we may share information about you with third parties when you separately consent to or request such sharing.

Our website may, from time to time, contain links to and from other websites. If you follow a link to any of those websites, please note that those websites have their own privacy policies and we do not accept any responsibility or liability for those policies. Please check those policies before you submit any personal data to those websites.

5. Security and where we store your personal data

We are committed to protecting the security of your personal data. We use a variety of security technologies and procedures to help protect your personal data from unauthorised access and use. As effective as modern security practices are, no physical or electronic security system is entirely secure. We cannot guarantee the complete security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet.

We have implemented strict internal guidelines to ensure that your privacy is safeguarded at every level of our organization. We will continue to revise policies and implement additional security features as new technologies become available. Where we have given you a password which enables you to access certain parts of our website, you are responsible for keeping that password confidential.

We ask you not to share your password with anyone.

6. Retention of your personal data

We will store your personal data only for as long as necessary for the purpose(s) for which it was obtained. The criteria used to determine our retention periods include

- (i) the length of time we have an ongoing relationship and/or provide our services;
- (ii) whether there is a legal requirement to which we are subject; and
- (iii) whether the retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations). Please contact us if you wish to obtain further information concerning our retention periods (see Contact Us below).

7. Your rights

Under the General Data Protection Legislation, you have the following rights, which we will always work to uphold:

- The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in the 'Contact Us' section.
- The right to access the personal data we hold about you. 'Contact Us' below will tell you how to do this.
- The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. It is important that your personal data is kept accurate and up to date. If any of the personal data we hold about you changes, please keep us informed as long as we have that data.
- The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we hold. Please contact us using the details in the 'Contact Us' section to find out more.
- The right to restrict (i.e. prevent) the processing of your personal data.
- The right to object to us using your personal data for a particular purpose or purposes.
- The right to withdraw consent. This means that, if we are relying on your consent as the legal basis for using your personal data, you are free to withdraw that consent at any time.
- The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, and that data is processed using automated means, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- Rights relating to automated decision-making and profiling. We do not use your personal data in this way.
- the right to lodge a complaint with the relevant Supervisory Authority, if you have any cause for complaint about our use of your personal data. We would welcome the opportunity to resolve your concerns ourselves however, so please contact us first, using the details in the 'Contact Us' section.

8. International transfers

Your use of our website may involve the transfer, storage, and processing of your personal data to other countries outside of the European Economic Area. We take appropriate measures, in compliance with applicable law, to ensure that your personal data remains protected. Such measures include the use of Standard Contractual Clauses to safeguard the transfer of data outside of the EEA.

9. Changes to this Privacy Notice

If there are updates to the details of this Privacy Notice, we will post those changes and update the revision date at the top of this document, so you will always know what information we collect online, how we use it, and what choices you have. This Notice was last updated on 2nd June 2022.

10. Contact Us

If you have any questions about this Privacy Notice or you wish to make a complaint, please feel free to contact us through our dpo@hfa.ie email address, or write to us at:

Housing Finance Agency plc.

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Dublin 2

D02 WK60

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Phone: (01) 872 5722

Email: dpo@hfa.ie