

Privacy Policy

Introduction

CH Advisors Limited ("we", "us", "our") is committed to protecting and respecting your privacy. This Privacy Policy ("Policy") outlines how we collect, use, disclose, and protect the personal data of our customers, partners, and visitors to our website in compliance with the General Data Protection Regulation (GDPR) and other relevant European data protection laws.

Information We Collect

We may collect and process the following types of personal data:

1. Identification Data: Full name, date of birth, nationality, gender, and government-issued identification numbers (e.g., passport number, national ID).
2. Contact Data: Address, email address, and phone numbers.
3. Financial Data: Bank account details, payment card information, transaction history, and credit history.
4. KYC Data: Documents and information collected for customer due diligence, such as proof of address, source of funds, and employment information.
5. Technical Data: IP addresses, login data, browser type and version, time zone setting, and device information.
6. Usage Data: Information about how you use our services, including transaction details and interaction with our platform.

How We Use Your Information

We use your personal data for the following purposes:

1. Service Delivery: To provide, operate, and maintain our services.
2. Customer Due Diligence: To comply with legal and regulatory requirements for onboarding and monitoring our customers.
3. Payment Processing: To facilitate and manage payment transactions.
4. Customer Support: To respond to your inquiries, provide support, and resolve disputes.
5. Security and Fraud Prevention: To protect our services and users from fraud and other security threats.
6. Compliance: To comply with legal obligations and regulatory requirements.
7. Marketing and Communication: To send you promotional materials and updates with your consent.

Legal Basis for Processing

We process personal data based on the following legal grounds:

1. Consent: When you provide explicit consent for specific processing activities.
2. Contractual Necessity: To fulfill our contractual obligations with you.
3. Legal Obligation: To comply with legal and regulatory requirements.
4. Legitimate Interests: To pursue our legitimate interests, provided that your rights and interests do not override these interests.

Data Sharing and Disclosure

We may share personal data with:

1. Financial Institutions: To facilitate customer due diligence and payment processing.
2. Service Providers: Third-party vendors who provide services on our behalf.
3. Regulatory Authorities: When required by law or regulation.
4. Business Partners: For joint marketing and other collaborative activities, with your consent.

Data Security

We implement appropriate technical and organizational measures to protect personal data against unauthorized access, alteration, disclosure, or destruction. These measures include encryption, access controls, and regular security assessments.

Data Retention

We retain personal data only for as long as necessary to fulfill the purposes for which it was collected, including legal, accounting, or reporting requirements. The retention period may vary depending on the nature of the data and the legal obligations.

Data Subject Rights

You have the following rights regarding your personal data:

1. Right to Access: Request access to your personal data.
2. Right to Rectification: Request correction of inaccurate or incomplete data.
3. Right to Erasure: Request deletion of your personal data under certain conditions.
4. Right to Restrict Processing: Request restriction of processing under certain conditions.
5. Right to Data Portability: Request transfer of your data to another organization.
6. Right to Object: Object to the processing of your personal data under certain conditions.

To exercise these rights, please contact our DPO using the contact details provided below.

Changes to this Policy

We may update this Policy from time to time. Any changes will be posted on our website, and where appropriate, notified to you via email or other communication channels.

Contact Us

For any questions or concerns regarding this Policy or our data processing practices, please contact our Data Protection Officer (DPO) at:

Data Protection Officer

Colm Hughes

Email: colm.hughes@chadvisors.ie

Effective Date: [Date]

CH Advisors Limited is committed to protecting your personal data and ensuring transparency in our data processing activities. Thank you for trusting us with your information.