



Privacy Notice

For visitors to our website and clients

Introduction

As our client, or a visitor to our website, we are pleased to outline the “Cantor Fitzgerald” Privacy Notice.

This Privacy Notice is issued on behalf of Cantor Fitzgerald Ireland Limited and Cantor Fitzgerald Ireland Services Holdings Ltd (including L&P Trustee Services Limited) so when we mention “Cantor Fitzgerald”, “we”, “us” or “our” in this Privacy Notice, we are referring to the relevant company responsible for processing your data.

Cantor Fitzgerald Ireland Limited is the Controller and responsible for this website.

Cantor Fitzgerald 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 website and tell you about your privacy rights and how the law protects you.

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 to understand the meaning of some of the terms used in this Privacy Notice.

Contents

- 1 [IMPORTANT INFORMATION AND WHO WE ARE](#)
- 2 [THE DATA WE COLLECT ABOUT YOU](#)
- 3 [HOW IS YOUR PERSONAL DATA COLLECTED](#)
- 4 [HOW WE USE YOUR PERSONAL DATA](#)
- 5 [DISCLOSURES OF YOUR PERSONAL DATA](#)
- 6 [INTERNATIONAL TRANSFERS](#)
- 7 [DATA SECURITY](#)
- 8 [DATA RETENTION](#)
- 9 [YOUR LEGAL RIGHTS](#)
- 10 [GLOSSARY](#)

1. Important information and who we are

1.1 Purpose of this Privacy Notice

- (a) This Privacy Notice aims to give you information on how we collect and process your personal data through your use of this website, subscription, via submission of a query or use our online services;
- (b) This website is not intended for children and we do not knowingly collect data relating to children.
- (c) 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.

1.2 Controller

- (a) This Privacy Notice is issued on behalf of Cantor Fitzgerald Ireland Limited having its registered office at 75 St. Stephen's Green, Dublin D02 PR50, registration No. 279126, which is the controller and responsible for this website.
- (b) If you have any questions about this Privacy Notice, including any requests to exercise your legal rights, please contact PrivacyIreland@cantor.com.
- (c) You have the right to make a complaint at any time to the Office of the Data Protection Commission ("ODPC"), the Irish supervisory authority for data protection issues at info@dataprotection.ie. We would, however, appreciate the chance to deal with your concerns before you approach the ODPC so please contact us in the first instance.

1.3 Changes to the Privacy Notice and your duty to inform us of changes

- (a) We reserve the right to update this privacy notice at any time and we will publish a new privacy notice when we make substantial updates.
- (b) 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.

1.4 Third-party links

Our website may include links to third-part 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 our website, we encourage you to read the privacy notice of every website you visit.

2. The data we collect about you

2.1 Types of Data

- (a) 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).
- (b) We may collect, use, store and transfer different kinds of personal data about you as our clients and which we have grouped together as follows:
 - (i) **Identity Data** includes first name, maiden name, last name, username or similar identifier, title, date of birth, gender and your Personal Public Service number.
 - (ii) **Contact Data** includes address, email address and telephone numbers.
 - (iii) **Financial Data** includes bank account details.
 - (iv) **Transaction Data** includes details about payments to and from you and other transactions you may have undertaken with us.
 - (v) **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 this website.
 - (vi) **Profile Data** includes your username and password, your investment experience, your financial investment details, and investment preferences, feedback and survey responses.
 - (vii) **Usage Data** includes information about how you use our website.
 - (viii) **Marketing and Communications Data** includes your preferences in Information relating to your employment and/or business history as outlined in paragraph 2.2(e) relating to persons connected to you relevant to disclosing and managing conflicts of interests or other legal and regulatory requirements.
- (c) We may 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 where 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

2.2 We may also collect, store and use the following Special Categories of more sensitive Personal Information:

- (a) Information about your nationality or ethnicity which may include where we are required to collate this by relevant governmental authorities or in order to comply with our legal and regulatory obligations.
- (b) Information about criminal convictions and offences where required by applicable law or regulation, to comply with our internal compliance requirements or where required by applicable law. We may only use information relating to criminal convictions where the law allows us to do so. This will usually be where such processing is necessary to carry out our obligations and provided we do so in line with this Privacy Policy.
- (c) Information about your trade union membership, politics or other Special Categories of Personal Data, we do not actively search for this information but where it forms part of searches we have undertaken to discharge our regulatory obligations or has been provided to us by you it may be retained.
- (d) Information about any disability or other health factor(s) that are applicable to you where you interact with us and which would include where you are a visitor to our premises or guest to an event that we are arranging and have special requirements whether access, dietary or otherwise.
- (e) Information about your employment and/or business history including professional relationships, consultancies, directorships, trusteeships, interests in unlisted shares and landholdings or entities where a beneficial ownership interest is held.
- (f) Information relating to your employment and/or business history as outlined in paragraph 2.2(e) relating to persons connected to you relevant to disclosing and managing conflicts of interests or other legal and regulatory requirements.

2.3 Except where we have referred to it in this section, it is unlikely that we will process Special Categories of Personal Information about you, for example, information relating to your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation.

2.4 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. In this case, we may have to discontinue a transaction you have asked us to complete, 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:

- 3.1 **Direct interactions.** You may give us your Identity, Contact and Financial Data filling in forms or by corresponding with us by post, phone, email, or otherwise. This includes personal data you provide when you:
- (a) make an enquiry online;
 - (b) request to open an account on our website;

- (c) subscribe to our publications;
- (d) request marketing to be sent to you;
- (e) submit a query through the Contact Us form.

3.2 Automated technologies or interactions.

As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, and other similar technologies. Please see our cookie policy ([here](#)) for further details.

3.3 Third parties or publicly available sources.

We may receive personal data about you from various third parties analytics providers such as Google.

4. How we use your personal data

4.1 Lawful basis

- (a) 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 where:
 - (i) we need to perform the contract we are about to enter into or have entered into with you;
 - (ii) 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.
- (b) Generally we do not rely on consent as a legal basis for processing your personal data. You have the right to withdraw consent to marketing at any time by contacting us at PrivacyIreland@cantor.com

4.2 Purposes for which we will use your personal data

- (a) We have set out below, in a table format, a description of all 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.
- (b) 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 at PrivacyIreland@cantor.com 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 client	(a) Identity (b) Contact	performance of a contract with you
To process and deliver investments and related services in accordance with your instructions and your contract with us: (a) communicating with you (b) managing payments and corporate actions	(a) Identity (b) Contact (c) Financial (d) Transaction (e) Marketing and Communications	performance of a contract with you
To manage our relationship with you which will include: (a) notifying you about changes to our terms or privacy policy (b) asking you to complete a survey	(a) Identity (b) Contact (c) Profile (d) 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 clients use our products and services and develop our offerings)
To administer and protect our business and this website (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

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To deliver relevant website content to you on our website and social media channels, and measure or understand the effectiveness of the advertising we serve to you	(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications (f) Technical	necessary for our legitimate interests (to study how clients use our products and services, to develop them, to grow our business and to inform our marketing strategy)
To use data analytics to improve our website, offers, marketing, client relationships and experiences	(a) Technical (b) Usage	necessary for our legitimate interests (to define types of clients for our various offerings, 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 product/investment offers 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 and services and grow our business)

4.3 General 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 set out in paragraphs 4.4 – 4.7.

4.4 Promotional offers from us

- (a) We may use your Identity, Contact 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).

- (b) You may receive marketing communications from us if you have requested information from us, received a product or service from us, or if you provided us with your details and have not subsequently opted out of receiving that marketing.

4.5 Opting out

- (a) You can ask us to stop sending you marketing messages at any time by contacting us at PrivacyIreland@cantor.com at any time.
- (b) Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a purchase of a product or service.

4.6 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 here

4.7 Change of purpose

- (a) 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 PrivacyIreland@cantor.com
- (b) 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.
- (c) 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.

4.8 Telephone Recordings

Telephone calls are recorded to ensure that we carry out client instructions correctly, to help us improve the quality of our service and in the interests of security.

5. Disclosures of your personal data

5.1 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:

- (a) Internal Third Parties as set out in the Glossary;
- (b) External Third Parties as set out in the Glossary;
- (c) 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 or newly acquired businesses may use your personal data in the same way as set out in this Privacy Notice.

- 5.2 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

- 6.1 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:
- (a) For certain service providers, we may use specific contracts approved by the European Commission which give personal data the same protection it has in the European Union
 - (b) For certain service providers based in the US, we may transfer data to them under the Privacy Shield regime (if they are part of it) which requires them to provide similar protection to personal data shared between Europe and the US.

Please contact us at PrivacyIreland@cantor.com if you want further information on the specific mechanism used by us when transferring your personal data out of the EEA.

7. Data security

- 7.1 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 access. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.
- 7.2 We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable supervisory authority or other regulator of a breach where we are legally required to do so.

8. Data retention

- 8.1 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.
- 8.2 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.
- 8.3 To comply with certain laws we have to keep basic information about our clients (including Contact, Identity, Financial and Transaction Data) for eight years after they cease being clients for tax and other legal purposes. In certain circumstances we may need to retain the information for longer periods based on the product or services provided.
- 8.4 In some circumstances you can ask us to delete your data: see below for further information.

- 8.5 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

- 9.1 Under certain circumstances, you have rights under data protection laws in relation to your personal data. Please click on the links below to find out more about these rights:
- (a) [Request access to your personal data.](#)
 - (b) [Request correction of your personal data.](#)
 - (c) [Request erasure of your personal data.](#)
 - (d) [Object to processing of your personal data.](#)
 - (e) [Request restriction of processing your personal data.](#)
 - (f) [Request transfer of your personal data.](#)
 - (g) [Right to withdraw consent.](#)
- 9.2 If you wish to exercise any of the rights set out above, please contact us at PrivacyIreland@cantor.com
- 9.3 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 as permitted by law.
- 9.4 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.
- 9.5 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

10.1 Lawful Basis

- (a) **Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best offering 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 at PrivacyIreland@cantor.com

- (b) **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.
- (c) **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.

10.2 Third Parties

(a) Internal Third Parties

Other companies in the Cantor Fitzgerald group based in the EEA which provide IT and system administration services to the Cantor Fitzgerald Group.

(b) External Third Parties

- (i) service providers based in Ireland who provide IT and system communication services;
- (ii) professional advisers acting as processors or controllers including lawyers, bankers, auditors and insurers based in the EEA who provide consultancy, banking, legal, insurance and accounting services; and
- (iii) The Revenue Commissioners, Regulators and other authorities acting as processors or joint controllers based in Ireland who require reporting of processing activities in certain circumstances.

11. Your legal rights

You have the right to:

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.

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.

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.

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 a compelling legitimate ground to process your information which overrides your rights and freedoms.

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.

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.

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 offerings to you. We will advise you if this is the case at the time you withdraw your consent.

Effective as at 25th May 2018.



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