

MAC Group Client – Privacy Policy

The MAC Group are committed to maintaining the accuracy, confidentiality and security of your personal information. This Privacy Policy advises you how we collect, use and store the data that you provide to us. If you have any questions or concerns about this policy, please contact our Data Protection Officer on mail@macgroup.im

Our Legal basis for processing data: Data Processing is necessary for regulatory, contractual and for the purposes of legitimate, interests pursued by MAC Group. You have a right to object to any processing carried out on the basis of our legitimate interests and this is explained further below.

What Personal data we may collect about you: We may collect "personal data" which shall mean any information relating to an identified or identifiable natural person ('Data Subject'); an identifiable person is one who can be identified, directly or indirectly, in particular by reference to an identification number or to one or more factors specific to physical, physiological, mental, economic, cultural or social identity. Personal data may include - name, address, date of birth, contact details, NI number, residency, details on children / dependants, health, financial details and if required customer due diligence which may include certified copies of your passport / driving license or recent utility bill or other form of proof of address.

How we collect this information: We collect this information from either your employer or from you, during our meetings, email correspondence, telephone conversations, completion of facts finds or proposal forms. This can occur at any stage during our business relationship.

How we store your personal data: We hold your personal data in manual form in our office on the Isle of Man and electronically on our Cloud based system which is hosted by SystemHost Ltd. The Cloud based system is only accessible by members of MAC Group staff, who all have secure log in details. SystemHost Ltd are a UK firm and they have been ISO27001 accredited since 2005.

How your information will be used and who might we share it with: The information we collect will be passed to Providers of Financial Products and Services who are generally in the UK to enable them to process your request following our Financial / Commercial advice.

We may also share your data with other third parties e.g. –

- Professional accountancy services who assist MAC with invoice, income payment and audit processing
- Professional income reconciliation services who assist MAC with commission reconciliation
- UK & IOM Ombudsman & IOM Tax Office when required to comply with applicable laws and lawful government requests

If you would like more information on this section please contact our Data Protection Officer on mail@macgroup.im

Length of Data Retention: We will maintain records and data to comply with our statutory, legal and regulatory responsibilities as well as what we deem to be reasonable practice where there is no



MAC House, 64a/65 Athol Street, Douglas, Isle of Man, IM1 1JE T +44 (0) 1624 639450 E mail@macgroup.im

www.macgroup.im

MAC Financial Ltd - Licensed by the Isle of Man Financial Services Authority Registration Number: 109809C

MAC Commercial & Professional Risks Ltd - Registered with the Isle of Man Financial Services Authority as an Insurance Intermediary in respect of General Business: Registration Number 124056C

MAC Financial Pension Trustees Ltd - Registered with the Isle of Man Financial Services Authority as a Professional Schemes Administrator: Registration Number 118815C

MAC | GROUP

record keeping period set down in law or other rules. We will destroy client data in line with these retention periods and our commencement date for any retention period will normally be the end of the client relationship.

If you have specific queries in relation to retention periods, please email our Data Protection Officer on mail@macgroup.im.

Rights to access your data: You have a right to request a copy of the personal information that we hold about you free of charge and will receive it within one month of the request. Please email our Data Protection Officer on mail@macgroup.im to request the information.

Right of Rectification: If you believe that any information held is incorrect or incomplete, you have the right to have this data rectified. Please email our Data Protection Officer on mail@macgroup.im to update your information and we will make amendments as soon as it is practical to do so.

Your right to object: You have the right to object to data processing at any time. MAC Group shall no longer process your personal data unless there are compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims e.g. when there is a Contractual or Regulatory requirement. Please email our Data Protection Officer on mail@macgroup.im to request this or for more information.

Erasure rights: You have the right to request erasure of your data if you feel that the data we hold is no longer necessary for the purposes for which you have provided it. MAC Group shall remove data with undue delay unless there are compelling legitimate grounds for the retention which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims e.g. when there is a Contractual or Regulatory requirement. Please email our Data Protection Officer on mail@macgroup.im to request this or for more information.

Your Right to Complain: You can complain to the Isle of Man Information Commissioner's Office if you are unhappy with how we have handled your data. Please see attached link for further details <https://www.inforights.im/>.

Marketing: We take your privacy seriously and will only use your data to administer your account and to provide the products and services you have requested from us. We will not use your information or share your information with any other company for marketing purposes without your prior consent.

Contact Details:

If you need any further information or need to contact us please write to us at:

Data Protection Officer
MAC Group
64a/65 Athol Street
Douglas
Isle of Man
IM1 1JE



MAC House, 64a/65 Athol Street, Douglas, Isle of Man, IM1 1JE T +44 (0) 1624 639450 E mail@macgroup.im

www.macgroup.im

MAC Financial Ltd - Licensed by the Isle of Man Financial Services Authority Registration Number: 109809C

MAC Commercial & Professional Risks Ltd - Registered with the Isle of Man Financial Services Authority as an Insurance Intermediary in respect of General Business: Registration Number 124056C

MAC Financial Pension Trustees Ltd - Registered with the Isle of Man Financial Services Authority as a Professional Schemes Administrator: Registration Number 118815C