



# JC Mortgages Limited

## Privacy Notice

Effective date: Mar 2026

Last updated: 25 March 2026

## Who we are

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JC Mortgages Limited is regulated by the Central Bank of Ireland.

For the purposes of data protection law, **JC Mortgages Limited** is the controller of your personal data when we collect and use your information in connection with our mortgage and insurance intermediary services.

### Controller details

#### **JC Mortgages Limited**

24 Millrace Road Apartments  
Phoenix Park Racecourse  
Castleknock  
Dublin 15  
Ireland

**Phone:** 01-8102032

**Email:** info@jcmortgages.ie

### Privacy contact

If you have any questions about this notice or about how we use your personal data, please contact us using the details above.

### Data Protection Officer

[Only include this section if a DPO has been formally appointed.]

**Name/Role:** John Coleman owner

**Email:** john@jcmortgages.ie

**Postal address:** 24 Millrace Road Apartments , Phoenix Park Racecourse , D 15

## Who this notice applies to

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This notice applies to:

- current customers
- former customers
- prospective customers
- joint applicants, guarantors and beneficial owners, where relevant
- people connected with an application or policy

- other individuals whose personal data is provided to us in connection with our services

If you give us personal data about another person, you should make sure that you are allowed to do so and that you have brought this notice to their attention.

## The personal data we collect

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Depending on the service you ask us to provide, we may collect and use the following categories of personal data.

### Identity and contact data

- name
- address
- email address
- phone number
- date of birth
- signature
- PPS number, where required
- passport or other identification details
- proof of address

### Personal and household information

- marital or civil status
- dependants and household information
- nationality
- residency status

### Employment and income information

- employer details
- job title
- employment history
- income and salary details
- payslips, salary certificates and related documents

### Financial information

- bank account information
- savings and assets

- liabilities, loans and credit commitments
- expenditure and affordability information
- source of funds and source of wealth, where required

## Mortgage and product-related information

- information needed to assess your needs and objectives
- product preferences
- application details
- communications with lenders, insurers and product providers
- quotation, recommendation and policy or application records

## Compliance and verification information

- anti-money laundering and sanctions screening results
- politically exposed person status
- identity and fraud-checking information
- records required for legal and regulatory compliance

## Communications and complaint information

- emails, letters, notes of meetings and calls
- complaint details and related correspondence

## Technical and website information

- information submitted through our website forms
- device, browser and usage information, where our website uses analytics, cookies or similar technologies

## Technical and website information / Cookies

Our website uses cookies and similar technologies. Some cookies are strictly necessary for the operation and security of the website, including cookies used for security, authentication, login, and to remember your cookie consent preferences. These cookies may be set by us or by service providers supporting essential website functions.

We also use optional cookies, which we will only place where required after you have given your consent. Based on our current cookie inventory, these optional cookies may be used for ad personalisation, conversion tracking, and user preference functions. Some of these cookies are provided by third parties, including Google.

You can accept or reject optional cookies through our cookie banner/settings tool, and you can change your choices at any time.

Further details, including cookie names, providers, purposes, and durations, are set out in our Cookie Notice.

## Where we get your personal data from

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We may collect your personal data:

- directly from you
- from a joint applicant or another person acting with your authority
- from employers, accountants, solicitors or other professional advisers, where relevant
- from lenders, insurers, assurance companies and other product providers
- from introducers or referrers, where lawful and relevant
- from publicly available sources and verification databases used for anti-money laundering, sanctions, fraud prevention or identity checks
- from our website, online forms and related digital tools

## Why we use your personal data and our legal bases

We only use your personal data where we have a lawful basis to do so.

Purpose	Examples	Legal basis
To respond to your enquiry and take steps before entering a contract	Discussing your requirements, collecting fact find information, obtaining quotes, assessing eligibility	Performance of a contract or taking steps at your request before entering into a contract
To provide mortgage or insurance intermediary services	Advising, recommending products, arranging applications, liaising with lenders or insurers, administering your file	Performance of a contract or taking steps at your request before entering into a contract
To comply with legal and regulatory obligations	Anti-money laundering checks, sanctions screening, record keeping, responding to the Central Bank of Ireland, Revenue, An Garda Síochána or other statutory bodies	Compliance with a legal obligation
To manage and protect our business	File administration, service oversight, systems security, fraud prevention, staff training, legal claims, complaint handling, internal governance	Legitimate interests
To send direct marketing	Updates about services or products that may be relevant to you	Your consent, where required by law
To operate and improve our website and digital services	Website security, analytics, troubleshooting and performance monitoring	[Consent and/or legitimate interests — amend to reflect actual cookie and analytics practice]

Where we rely on **legitimate interests**, these interests include running our business efficiently and securely, maintaining appropriate records, preventing fraud, managing complaints, and establishing, exercising or defending legal claims.

Where we ask you for information because we need it to provide services to you or to comply with the law, and you do not provide that information, we may be unable to advise you, submit an application, continue to act for you, or provide a product or service.

## Special category data and sensitive information

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In some cases, particularly where you ask us to arrange protection or life assurance products, we may process **special category data**, including health information.

We will only process this information where it is necessary and lawful, and where an additional condition for processing under data protection law applies.

This may include:

- your explicit consent, where required
- compliance with legal obligations
- the establishment, exercise or defence of legal claims
- another condition permitted by applicable data protection law

Where we collect or pass health information to an insurer or product provider, that insurer or provider may act as a **separate controller** of that data for underwriting and policy administration purposes. You should also read the privacy notice of the relevant insurer or product provider.

We ask that you only provide sensitive personal data where it is necessary for the product or service requested.

## Who we share your personal data with

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We may share your personal data, where necessary and lawful, with:

- mortgage lenders and other credit providers
- insurers, assurance companies and other product providers
- service providers that support our business, such as IT, cloud storage, CRM, email, document management, hosting, print/post and backup providers
- identity verification, anti-money laundering, sanctions, fraud prevention and compliance support providers
- accountants, solicitors, auditors and other professional advisers
- employers, accountants or solicitors involved in your application, where relevant
- introducers or referrers, where this is lawful and necessary
- regulators, ombudsmen, law enforcement agencies, courts and statutory bodies, including the Central Bank of Ireland, the Financial Services and Pensions Ombudsman, Revenue and An Garda Síochána, where required or permitted by law

We do **not** sell your personal data.

Where a third party processes personal data on our behalf, we require them to do so only on our instructions and to keep the data secure.

## International transfers

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Some personal data may be accessed or processed outside the European Economic Area (EEA), including by our **IT and support team in India**, a **freelance contractor in the Philippines**, team members working from **Brazil**, and certain service providers such as **Microsoft, monday.com, and Paperform**. Where this happens, we will ensure that appropriate protections are in place as required by data protection law. Tell me, did I discuss with you previously in this chat about the right points in time to get the marketing consent boxed off, and if so, how are we going to do it? I think I did, but I just don't want to scroll through everything. All right, it ain't working. Am I outside bollocks? I've got stuck

## How long we keep your personal data

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We keep personal data only for as long as necessary for the purposes for which it was collected, including to meet legal, regulatory, tax, accounting and reporting requirements.

As a general approach:

- if we provide you with a regulated financial service, we will usually keep relevant records for **6 years** after the end of our relationship with you or the completion or discontinuance of the relevant transaction
- if you request a financial service or are offered one, but do **not** become a customer, we will usually keep the relevant records for up to **12 months**, subject to the legal basis and consent position that applies to that retention
- we may keep anti-money laundering and identity verification records for the period required by law
- we may keep complaint records, dispute records and related correspondence for as long as necessary to deal with the complaint, meet regulatory obligations, or establish, exercise or defend legal claims
- we may keep marketing consent and suppression records for as long as necessary to demonstrate compliance with your preferences and to ensure that we respect any opt-out

At the end of the relevant retention period, we will securely delete or anonymise your personal data, unless we are required or permitted by law to keep it for longer.

## Your data protection rights

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Subject to applicable law, you may have the right to:

- request access to the personal data we hold about you
- ask us to correct inaccurate or incomplete personal data

- ask us to erase your personal data in certain circumstances
- ask us to restrict how we use your personal data in certain circumstances
- object to our processing of your personal data where we rely on legitimate interests
- object at any time to direct marketing
- request the transfer of your personal data to you or another provider, where the right to data portability applies
- withdraw your consent at any time where we rely on consent

To exercise any of these rights, please contact us using the contact details in section 1.

We may ask you for information to confirm your identity before responding to your request.

## Direct marketing

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We will only send you direct marketing where this is lawful.

Where we rely on your consent for marketing, you can withdraw that consent at any time.

You also have the right to object to direct marketing at any time. If you do so, we will stop sending you direct marketing.

You can update your marketing preferences by contacting us using the details in section 1 or by using any unsubscribe option we make available.

## Automated decision-making

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We do not usually make decisions about you solely by automated means where those decisions produce legal effects or similarly significant effects.

However, lenders, insurers and other product providers may use automated systems when assessing applications, pricing, underwriting, fraud risk or eligibility. Where relevant, those providers will explain that processing in their own privacy notices.



## Security

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We use appropriate technical and organisational measures to protect your personal data against unauthorised or unlawful processing, accidental loss, destruction or damage.

## Complaints

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If you have a concern about how we use your personal data, please contact us first and we will try to resolve it.

You also have the right to make a complaint to the **Data Protection Commission**.

**Data Protection Commission**

21 Fitzwilliam Square South

Dublin 2

D02 RD28

Ireland

**Website:** [www.dataprotection.ie](http://www.dataprotection.ie)

## Changes to this notice

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We may update this Privacy Notice from time to time to reflect changes in law, regulation, guidance, our services, or how we process personal data.

The latest version will be available on our website and may also be provided to you on request.

