



# Start Mortgages

## PRIVACY NOTICE

### **Start Mortgages**

Trimleston House, Beech Hill Office Campus,  
Clonskeagh, Dublin 4. D04CK80. Ireland.

[www.start.ie](http://www.start.ie)

Start Mortgages DAC, (trading as Start Mortgages), is regulated by the Central Bank of Ireland.

## Introduction

This Privacy Notice is issued by Start Mortgages DAC, Trimleston House, Beech Hill Office Campus, Clonskeagh, Dublin 4, D04CK80, and the beneficial owner of your mortgage (see “Beneficial Owners”), who act as joint controllers of your personal data in line with our obligations under the General Data Protection Regulation (Regulation (EU) 2016/679) and the Data Protection Acts 1988 to 2018.

The purpose of this Privacy Notice is to inform you of the personal data relating to you that we collect, the uses (including disclosures to third parties) we make of your data and what rights you have in relation to your personal data.

Start Mortgages DAC have day to day responsibility for all matters relevant to your personal data processing. If you have any questions about our use of your personal data, please contact us at customerservices@start.ie or write to the Customer Services Manager at the above address.

## Personal Data that we Collect and Process – Borrowers

We may collect, have transferred to us and process personal data relating to you during the course of our relationship with you. Such personal data may include:

- your name, date of birth, gender, marital status, occupation, family composition and contact details, including your address, phone number and email address;
- your PPS number;
- your debit card and or bank account details;
- other financial information relating to your account with us including details of your income, expenditure, debts and assets, including property assets, bank accounts, shares, motor vehicles, redundancy payments, investments and other assets; and
- information about your credit history from the Irish Credit Bureau and the Central Credit Register.

We record all voice calls with you for the management of your account. At the start of each call, we note that the call is recorded for training and verification purposes and any information that is provided during the call will be retained for the management of your account.

We may collect and process criminal conviction data relating to you for the purposes of performing our contract with you, subject always to ensuring suitable and specific safeguards for the processing of this personal data.

Where we collect personal data relating to your family, this may include personal data relating to children under 18. We understand that extra considerations must be taken when processing the personal data of children under 18, and have taken this into account in putting in place appropriate procedures and safeguards for the protection of this personal data.

The terms of this Privacy Notice also apply as appropriate to any person or entity who guarantees a borrower's obligations under a loan agreement (i.e. "guarantors").

### **Personal Data that we Collect and Process – Website Usage**

When you access our website ([www.start.ie](http://www.start.ie)) your computer's browser provides us with information such as your IP address, browser type, access time and referring URL which is collected and used to compile statistical data on the use of our website. This information may be used to help us to improve our website and the services we offer.

### **Purposes of Processing and Legal Basis - Personal Data**

We may use personal data relating to you for the purposes of:

- establishing your identity and administering your loan/mortgage with Start Mortgages, including by corresponding with you and processing payments from you, and reviewing your account in the event of arrears and or default;
- uploading personal data to the Irish Credit Bureau and the Central Credit Register;
- dealing with complaints, claims or legal proceedings; and
- complying with applicable legal obligations.

### **Website Usage Data**

We may collect website usage data to generate and analyse statistics regarding the overall usage of the website.

### **Legal Bases**

The legal bases on which we process your personal data are that:

- it is necessary for compliance with a legal obligation that applies to us;
- it is necessary for the performance of a contract to which you are a party; and
- it is necessary for the purposes of our legitimate interests in conducting our business in a responsible and commercially prudent manner and dealing with any disputes that may arise.

The primary bases we rely on for the processing of special categories of data (which mainly includes your health and medical data) are that the processing is necessary and proportionate for the purposes of the mortgaging of property or that it is otherwise necessary for reasons of substantial public interest on the basis of applicable law.

### **Requirement to Provide Data**

Please note personal data is necessary for us to administer your loan/mortgage and if you refuse to provide us with certain personal information, this may adversely influence how we manage your account under the Code of Conduct on Mortgage Arrears.

### **Recipients of Data**

We may disclose your personal data in connection with the above purposes, including:

- to third parties who we engage to provide services to us, such as IT service providers, professional advisers, solicitors, auditors and outsourced service providers;
- to competent regulatory authorities or bodies including the Central Credit Register as requested or required by law;
- to banks or other financial companies that finance the purchase of loans by Start Mortgages, and to other companies involved in loan securitisation;
- to Third Party Authorities that act for you;
- to any person or entity that guarantees your obligations; and
- to the Irish Credit Bureau (“ICB”). Please review the ICB’s Fair Processing Notice which is available at [http://www.icb.ie/policy\\_privacy.php](http://www.icb.ie/policy_privacy.php). It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights, i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

### **Retention**

We will not retain your personal data for longer than necessary. We retain your personal data only for as long as we need it for the purposes described above, or to comply with our obligations under applicable law and, if relevant, to deal with any claim or dispute that might arise between you and us.

### **Security**

We take our security responsibilities seriously and we employ appropriate physical and technical measures (including staff training and awareness) to protect your data. We review our security measures regularly to ensure that they meet our strict requirements.

### **Cookies**

A cookie is a block of data that a web server places on a user's machine. Typically, it is used to ease navigation through the website however, it is also a useful means of the website identifying the user, tracking the user's path through the website, and identifying repeat visits to the website by the same user (or same user's machine). Our website does not use cookies.

## Transfers Abroad

We do not transfer your personal data outside the European Economic Area (“EEA”). If we do transfer your personal data to a country outside the EEA, we will only transfer to a country that provides an adequate level of protection for personal data as set down by the European Commission (“EC”), or where we have entered into a contract governing the transfer which contains the ‘standard contractual clauses’ approved for this purpose by the EC.

## Your Rights

You have the following rights, subject to certain restrictions, in relation to your personal data:

- the right to access your personal data;
- the right to request the rectification and or erasure of your personal data;
- the right to restrict the use of your personal data;
- the right to object to the processing of your personal data;
- the right to receive your personal data, which you provided to us, in a structured, commonly used and machine-readable format or to require us to transmit that data to another controller;
- the right not to be subject to a decision based solely on automated processing; and
- the right to withdraw your consent at any time where processing is based on consent.

In order to exercise any of these rights, please contact us at [customerservices@start.ie](mailto:customerservices@start.ie) or write to the Customer Services Manager, Start Mortgages DAC, Trimleston House, Beech Hill Office Campus, Clonskeagh, Dublin 4, D04CK80.

## Changes to the Privacy Notice

Our Privacy Notice may change from time to time and any changes to the notice will be posted in this document which is available on our website.

## Complaints

If you are not happy with the way we have used your information or addressed your rights, you have the right to make a complaint to the Data Protection Commissioner by writing to the:

### The Data Protection Commission

Canal House,  
Station Road,  
Portarlington,  
Co. Laois, R32 AP23, Ireland.

Dublin Office:  
21 Fitzwilliam Square,  
Dublin 2.  
D02 RD28, Ireland.

Phone +353 (0) 761 104 800 | LoCall 1890 25 22 31 | Fax +353 57 868 4757  
Email: [info@dataprotection.ie](mailto:info@dataprotection.ie)

## Sale of Business

We reserve the right to transfer information (including your personal data) to a third party in the event of a sale, merger, liquidation, receivership or transfer of all or substantially all of the assets of our company provided that the third party agrees to adhere to the terms of the Privacy Notice.

## Beneficial Owners

The communication address for each beneficial owner is listed below:

- LSF IX Java Investments DAC,  
*(Sixth Floor, Fitzwilliam Court, Leeson Close, Dublin 2.)*
- LSF IX Paris Investments DAC,  
*(Sixth Floor, Fitzwilliam Court, Leeson Close, Dublin 2.)*
- LSF XI Glas Investments DAC,  
*(Sixth Floor, Fitzwilliam Court, Leeson Close, Dublin 2.)*
- European Residential Loan Securitisation 2017-PL1 DAC,  
*(1st Floor, 1-2 Victoria Buildings, Haddington Road, Dublin 4.)*
- European Residential Loan Securitisation 2017-NPL1 DAC,  
*(1st Floor, 1-2 Victoria Buildings, Haddington Road, Dublin 4.)*
- Lansdowne Mortgage Securities No. 1 Plc,  
*(2 Grand Canal Square, Grand Canal Harbour, Dublin 2.)*
- Lansdowne Mortgage Securities No. 2 Plc,  
*(2 Grand Canal Square, Grand Canal Harbour, Dublin 2.)*



Start Mortgages

001CMN0115