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Data Protection Privacy Statement for
ECD030 - Loan applications to Microfinance Ireland (MFI)

Who we are and why do we require your information?

Meath County Council seeks to promote the economic, social and cultural development of County Meath and in doing so contribute significantly to improving the quality of life of the people of County Meath. The delivery of high quality services, tailored to meet the needs of all our customers, remains one of Meath County Council's core objectives and is included in our Corporate Plan. This quality service includes not only the level and quality of service given to our customers, but also the quality of our decision-making processes, the efficiency and effectiveness of our corporate operations, standard of our facilities and our ability to adapt in an ever-changing environment. In order to provide the most effective and targeted range of services to meet the needs of the citizens, communities and businesses of County Meath, we will be required to collect, process and use certain types of information about people and organisations. Depending on the service being offered, the information sought may include 'personal data' as defined by the Data Protection Acts and by the General Data Protection Regulation (GDPR) and may relate to current, past and future service users; past; current and prospective employees; suppliers; and members of the public who may engage in communications with our staff. In addition, staff may be required, from time to time, to collect, process and use certain types of personal data to comply with regulatory or legislative requirements.

Why do we have a privacy statement?

Meath County Council has created this privacy statement in order to demonstrate our firm commitment to privacy and to assure you that in all your dealings with Meath County Council, we will ensure the security of the data you provide to us. Meath County Council creates, collects and processes a significant amount of personal data in various multiple formats on a daily basis. Meath County Council's commitment is that the personal data you may be required to supply to us is;

- Obtained lawfully, fairly and in a transparent manner
- Obtained for only specified, explicit and legitimate purposes
- Adequate, relevant and limited to what is necessary for purpose for which it was obtained
- Recorded, stored accurately and securely and where necessary kept up to date
- Kept only for as long as is necessary for the purposes for which it was obtained.
- Kept in a form which permits identification of the data subject
- Processed only in a manner that ensures the appropriate security of the personal data including protection against unauthorised or unlawful processing.

Data Protection Policy

Meath County Council has a detailed Data Protection Policy which outlines how we as a public body are committed to ensuring the security of any personal data you provide to us.

What is the activity referred to in this Privacy Statement?

The information gathered is used for processing loan applications to Microfinance Ireland (MFI). If applicants submit their application via the Local Enterprise Office (LEO) and are approved, they get a 1% reduction in the interest rate.

What is the basis for making the processing of personal data in this activity lawful?

Name, address, telephone number, PPS number, email address, website address, social media accounts, employment status, education/training, business experience, business type, percentage shareholding, Companies Registration Office (CRO) number, financial data, employee numbers, description of business/business idea/plan, VAT registration status, name of bank, accountant, solicitor, insurers, tax clearance details, credit rating, copies of bank statements, both personal and business, details of loans and repayments.

We require your contact details

In order to communicate with you, you will be asked for contact details. You do not have to provide all contact details but providing more, such as email, phone, address, makes it easier to communicate. Please note that to help protect your privacy, we take steps to verify your identity before granting access to personal data. These contact details may also be used to verify your identity.

What items of personal data do we need to undertake this activity?

Name, address, telephone number, PPS number, email address, website address, social media accounts, employment status, education/training, business experience, business type, percentage shareholding, Companies Registration Office (CRO) number, financial data, employee numbers, description of business/business idea/plan, VAT registration status, name of bank, accountant, solicitor, insurers, tax clearance details, credit rating, copies of bank statements, both personal and business, details of loans and repayments.

This personal data will be used for the following purpose(s):

The personal data is required by MFI in order to process the loan application.

Is the personal data submitted as part of this activity shared with other organisations?

Meath County Council may, to fulfil statutory or regulatory obligations or in the public interest, from time to time, have to share personal data with other organisations or entities (in Ireland or abroad). Where this is required Meath County Council shall have regard to the security and integrity of the data and will minimise the data shared.

In this activity, the data will be shared with the following recipients:

The data is sent to MFI for processing of the loan application.

In this activity, if the personal data is to be transferred to a different country, it will be transferred to the following countries (if there are no countries listed, it is not intended to transfer the personal data abroad):

N/A

How long is this personal data held by Meath County Council?

Meath County Council has a detailed record retention policy which goes in to more detail of the time period for which your personal data will be retained by Meath County Council and what will happen to it after the required retention period has expired.

The data processed as part of this activity will be retained for the following period(s):

Two years after submission of the data to MFI

What will happen if the requested personal data is not provided?

The data subject will not be able to avail of the favourable interest rate which a client receives through applying for the loan via the LEO.

Your Rights

You have the right to request access to personal data held about you, obtain confirmation as to whether data concerning you exists, be informed of the content and source of data and check its accuracy. In addition, if the data held by us is found to be inaccurate you have the right to change, remove, block, or object to the use of, personal data held by Meath County Council. You also have the right to data portability. In certain circumstances blocking access to data may delay or remove access to a service where the data is required by law or for essential purposes related to delivery of a service to you. To exercise these rights, you should contact Meath County Council (Data Controller) at the following address:

email: dataprotection@meathcoco.ie

Data Protection Officer,
Meath County Council,
Buvinda House,
Dublin Road,
Navan,
Co. Meath

Right of Compliant to the Office of the Data Protection Commissioner

If you are not satisfied with the outcome of the response you received from Meath County Council in relation to your request, then you are entitled to make a complaint to the Data Protection Commissioner who may investigate the matter for you.

The Data Protection Commissioner's website is www.dataprotection.ie
Contact Data Protection Commissioner at <https://www.dataprotection.ie/en/contact/how-contact-us>
Phone Number: 01 765 0100/1800 437 737

Postal Address:
Data Protection Commissioner
21 Fitzwilliam Square South
Dublin 2
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Ireland