



Changes to this policy are highlighted in red

This is the privacy and cookies statement of Avantcard DAC (Avantcard). Avantcard is the registered trading name of Avantcard DAC in the Republic of Ireland. Avantcard DAC is part of the EVO Banco Group.

This privacy and cookies statement applies to all products underwritten by Avantcard including Chill Money credit cards and loans.

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1. Policies of other service providers

While you explore the services offered through **the Avantcard hosted** website and websites owned by other members of the EVO Banco group, please be alert for and review any specialised privacy statements and terms of use applicable to particular products or websites, or portions of them, as they may differ depending on group, company, product or service. Please be aware that **our credit intermediaries**, other online retailers, partners, third party internet sites, and third party services accessible through this website have separate privacy and data collection policies and practices which are independent of and may differ from Avantcard's policies and practices. Avantcard is not responsible or liable for these independent policies and practices. It is your responsibility to review them and decide whether such policies and practices protect your rights to your satisfaction before proceeding.

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2. Your privacy is important to us

We are committed to providing you with products that are suitable to your needs and are backed by consistently top-quality service but we also take our obligations under data protection law very seriously. This privacy policy explains how we will handle your personal information in order to provide you with those products and services and gives you the information you need to decide whether or not to provide your personal information to us.

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3. Security

We will take measures to ensure that personal data will be processed in a manner that ensures appropriate security and confidentiality of the personal data, including for the prevention of unauthorised access to or use of personal data and the equipment used for the processing. We have appropriate technical and organisational measures to ensure an appropriate level of security, including:

- the pseudonymisation and encryption of personal data;
- verification of the identity of our customers through the use of personal passwords or other information before assisting them;
- the use of vigilant protection measures in order to protect our customers' accounts from fraudulent use;
- the ability to ensure the ongoing confidentiality, integrity, availability and resilience of processing systems and services;
- the ability to restore the availability and access to personal data in a timely manner in the event of a physical or technical incident; **and**
- a process for regularly testing, assessing and evaluating the effectiveness of technical and organisational measures for ensuring the security of the processing.

We ensure that anyone acting on our behalf that has access to personal data does not process the **personal data** except on instructions from us.

4. What we collect and how long we will keep it for

The personal information that Avantcard collects about you may include the following:

Personal Information	Retention Period
Information that you give us, and credit intermediaries appointed by us, in connection with your application for one of our products, which includes your name, address, email address, phone number, marital status, number of dependents, anti-money laundering documentation (e.g. copies of official identification and household bills), bank account details, income and expenditures, assets, debts, and credit history	Avantcard must retain these records for six years from the date on which we ceased to provide any product or service to you. This is aligned to the requirements of the Consumer Protection Code 2012
Information we gather about you through your interactions with us and credit intermediaries appointed by us, which may include your credit card details	Avantcard must retain these records for six years from the date on which we ceased to provide any product or service to you. This is aligned to the requirements of the Consumer Protection Code 2012
Information we gather about you through your interactions with us and credit intermediaries appointed by us, which may include any phone number you call us from	Avantcard will only retain this number if you have agreed to us using this number for communication purposes. If you have agreed to this, we will retain these records for six years from the date on which we ceased to provide any product or service to you. This is aligned to the requirements of the Consumer Protection Code 2012
Information we gather about you through your interactions with us and credit intermediaries appointed by us, which may include electronic details about you, your computer or your internet protocol address	Avantcard will retain this information for 12 months from the date the electronic details about you, your computer or your internet protocol address were gathered
Information we gather about you through your interactions with us and credit intermediaries appointed by us, which may include details of the financial transactions processed by us and our credit intermediaries	Avantcard must retain details of individual transactions for six years after the date on which the particular transaction is discontinued or completed
Information we gather about you through your interactions with us and credit intermediaries	Avantcard will normally retain your debit card details for 30 days following the completion of



Personal Information	Retention Period
appointed by us, which may include your debit card details	debit card transactions that you authorise us to complete; however, if a dispute arises, we may need to retain until such time as that dispute is resolved
Information we receive from searches made by us or any member of the EVO Bank Group in your name with credit reference and fraud prevention agencies	Avantcard must retain these records for six years from the date on which we ceased to provide any product or service to you. This is aligned to the requirements of the Consumer Protection Code 2012
Information about any account underwritten by Avantcard which you, or any member of your household, hold with or through us	Avantcard must retain these records for six years from the date on which we ceased to provide any product or service to you. This is aligned to the requirements of the Consumer Protection Code 2012
Information we receive from anyone who is allowed to give us (or any member of the EVO Bank Group) information about you	Avantcard must retain these records for six years from the date on which we ceased to provide any product or service to you. This is aligned to the requirements of the Consumer Protection Code 2012

The personal information requested from you is necessary to allow Avantcard to properly and appropriately provide or administer its products and services. An absence of sufficient information in this regard may give rise to Avantcard being unable to provide such products or services to you.

Your personal information will be stored by Avantcard on a computerised database and/or in any other secure manner. Any personal information which you provide to us when you apply for a product or hold an account **underwritten by** us will be used in accordance with the terms and conditions of the particular agreement which you have entered into with us and in accordance with the General Data Protection Regulation (2016/679) and the Data Protection Act 2018 (together the “Data Protection Acts”).

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5. How we use Personal Information

Avantcard uses your personal information for the following purposes:

Purpose	Legal Basis
To assess any application you make to us directly or through a credit intermediary acting on our behalf . When you are completing an	This is necessary before we can enter into a contract with you and to fulfill our contractual obligations to you. Under our legal

Purpose	Legal Basis
<p>application for credit we may contact you by phone (including your place of employment), SMS or email in relation to that application or any subsequent credit agreement</p>	<p>obligations, we also rely on your consent (if you have given it) to call you at your place of employment. You can withdraw this consent at any time by going to the settings menu of your online banking account with us or by contacting us</p>
<p>To carry out searches (for anti-money laundering, credit history and legal purposes) and to disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for on-going credit review</p>	<p>This is necessary before we can enter into a contract with you, to fulfill our obligations once we have entered into a contract with you, and in some cases to comply with Irish law. This is also necessary to achieve our legitimate interest in promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.</p>
<p>To administer the services or products that we supply to you</p>	<p>This is necessary to fulfill our contractual obligations to you</p>
<p>To establish and confirm how you operate account(s) underwritten by Avantcard and to ensure compliance with any applicable terms and conditions. This includes where you become an Avantcard customer following the purchase by us of your card and account from another card provider; we will need to process your personal information to allow us to plan and prepare for the proper transfer of your account from your previous card provider's systems to our systems</p>	<p>This is necessary to fulfill our contractual obligations to you, and to achieve our legitimate commercial interest in operating our business efficiently</p>
<p>To review and analyse your financial position with us</p>	<p>This is necessary to fulfill our contractual obligations to you in terms of any financial products you have with us and in making any decisions in respect of further requests for products that you may make. This is also necessary to achieve our legitimate commercial interest in operating our business efficiently</p>
<p>To provide your personal information to third party processors and contractors who provide</p>	<p>This is necessary to fulfill our contractual</p>

Purpose	Legal Basis
services to Avantcard, such as IT systems providers and professional services firms (e.g. auditors and external legal counsel)	obligations to you
To provide your personal information to debt collection agencies who act on behalf of Avantcard	Where it becomes necessary, this is to achieve our legitimate commercial interest in ensuring we are paid for our products and services in accordance with the contract we have agreed with you
To prevent and detect fraud, or other unlawful activity and to trace those responsible	This is necessary to fulfill our contractual obligations to you, and in some cases to comply with Irish law
To comply with any applicable laws and regulations	This is necessary to comply with Irish law
To carry out statistical analysis and market research to analyse, monitor and improve our business or to instruct a third party to perform this on our behalf	This is necessary to achieve our legitimate commercial interest in operating our business efficiently
To evaluate whether there are other products that we offer suitable to your needs	This is necessary to achieve our legitimate commercial interest in ensuring products offered are appropriate
For direct marketing purposes so that we may inform you of our products or services	For marketing through email, SMS, voice call (landline) and direct mail, we rely on our legitimate commercial interest in marketing similar products and services to you. For marketing through voice calls to your mobile phone, we rely on your consent. You can update your marketing preferences by going to the Settings menu of your Avantcard online banking account or by contacting us on marketing.preferences@avantcard.ie
To undertake research, testing, IT review and repairs and to process improvements to our services and IT platform	This is necessary to achieve our legitimate commercial interest in operating the business efficiently
To process payments to and from your Avantcard underwritten credit card or loan account	This is necessary to fulfill our contractual obligations to you
To offer and operate loyalty and reward programmes either offered by us and/or that	This is necessary to fulfill our contractual obligations to you



Purpose	Legal Basis
you have signed up to	
To monitor and record telephone conversations to help us improve customer service and for quality and training purposes	This is necessary to achieve our legitimate commercial interest in operating our business efficiently

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6. International Transfers

Where Avantcard transfers personal information to third parties for processing we ensure that we have an appropriate contracts in place that protects your personal information and complies with our obligations under the Data Protection Acts. For transaction data, we transfer your transaction information to anywhere in the world where you make a financial transaction through a payment system using one of our products.

Where any person working for us (including any member of the Evo Bank Group) is processing personal data on our behalf and that processing is outside of Europe, Avantcard will ensure that the processing is on the basis of either an adequacy decision by the European Commission or appropriate or suitable safeguards as required by applicable laws or regulations and that appropriate contracts are in place to confirm this.

A number of firms working for us avail of Binding Corporate Rules. Binding Corporate Rules or "BCRs" were developed by the European Union Article 29 Working Party to allow multinational corporations, international organizations, and groups of companies to make intra-organizational transfers of personal data across borders in compliance with EU Data Protection Law. A copy of these Binding Corporate Rules is available on request.

Mastercard and Visa International Transfers

Some of the processing of personal data by Mastercard and Visa may be located outside of Europe and where this is the case, Mastercard and Visa will ensure that processing is in line with EU Data Protection Law.

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7. Who we share Personal Information with

- Any person working for us (including any member of the Evo Bank Group) for the purposes we have listed above in the "How we use Personal Information" section.
- If you arrange insurance through us, to the insurer.
- Any regulatory bodies, for example (but not limited to) the Central Bank of Ireland and the Data Protection Commission



- External consultancy firms e.g. legal, accountancy and audit and other professional services
- Any organisation which backs any of our products which you hold.
- Any guarantor of any agreement between you and us.
- Any payment system under which we issue your card (i.e. Visa or Mastercard).
- Any person we transfer our rights or obligations to under any agreement we may have with you.
- Anyone you authorise us to give personal information to.
- Any merchant or third party that you have a disputed transaction with.
- Any credit intermediary appointed by or payment services agent of Avantcard.
- Credit Reference Agencies e.g. Central Credit Register and Irish Credit Bureau.
- Any partner providing benefits to you on your card purchase transactions.
- Any communications provider that acts on our behalf in relation to communications we may send to you.
- Any third party we sell whole or part of our business to.
- Any third party, in accordance with the provisions of law, to meet our legal requirement or request, e.g. if we suspect criminal activity, we may share this with law enforcement agencies.
- Service providers to enable them to provide support to our business operations e.g. technology services; card, PIN, letters and statement producers and other printing services; anti money laundering sanctions list checking and compliance checks; account/card processing services and to store customer data, transaction and payment data.

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8. Irish Credit Bureau (ICB)

As a result of the introduction of the General Data Protection Regulation ('GDPR'), from 25th May 2018, ICB will be using Legitimate Interests (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at <http://www.icb.ie/pdf/Fair Processing Notice.pdf>. 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.

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9. Central Credit Register (CCR)

Under the Credit Reporting Act 2013, Avantcard is required to provide personal and credit information for credit applications and credit agreements of €500 and above to the CCR. This information will be held on the CCR and may be used by other lenders when making decisions on your credit applications and credit agreements. We, along with other lenders, must transfer personal and credit information on a monthly basis to the CCR for loans and credit cards.

It is important to note that if you do not keep up your repayments on your loans or credit cards you have with us, the missed payments will be reported to the CCR and will appear on your credit report. In addition, should you enter into a restructure arrangement with us arising out of financial difficulties; this restructure will be reported to the CCR.

When credit reports become available, you will have the right to:

1. Request your credit report at any time and the first credit report each year is free;
2. Insert a 200 word explanatory statement on your credit report;
3. Apply to have your information amended if you believe it is:
 - a. Inaccurate;
 - b. Incomplete; or
 - c. Out of date; and
4. Make a report to the CCR if you reasonably believe that someone has, is, or is about to impersonate you.

For more information about the Central Credit Register

- Website: www.centralcreditregister.ie
- Email: consumerinfo@centralcreditregister.ie
- LoCall: 1890 100 050
- LandLine: 01 224 5500

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10. Mastercard

As part of the agreement between Avantcard and Mastercard, Mastercard will process your personal data in line with section 3.10 of the Mastercard rules which you can find at <https://www.mastercard.us/en-us/about-mastercard/what-we-do/rules.html>, including for internal research, fraud, security and risk management purposes. Some of this processing will be located outside of Europe and where this is the case, Mastercard will ensure that processing is in line with EU Data Protection Law.



The Mastercard Binding Corporate Rules have been approved by the EEA data protection authorities and you have the right to enforce these rules as a third party beneficiary. The Mastercard Binding Corporate Rules can be viewed at <https://www.mastercard.us/content/dam/mccom/en-us/documents/mastercard-bcrs-february-2017.pdf>.

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11. Automated Decision Making and Profiling

Lending Decisions

When you apply for one of our products, we will use an automated decision-making system to process the personal information that you provide and the personal information that we are allowed to collect from others. These automated decisions can affect the products and services we may offer you now or in the future, or the price that we charge you for them. This automated decision-making system can lead to quicker decisions which are more appropriate and consistent.

For credit applications, the system analyses your personal information, your credit score from the credit reference agencies and whether you meet our minimum credit requirements. If the system finds that you do not meet our minimum credit requirements, we may not approve your application.

In assessing your application, the automated decision-making system will look at various pieces of information to assess your Stability, Ability and Willingness (as defined below) to pay. This assists in making fair and responsible lending decisions.

- “Stability” – How stable is your situation in relation to time in employment and residential status. This is assessed by looking at employment, residential status etc.
- “Ability” - Can you afford the payments based on the income and expenditure information provided or other outstanding debts you hold etc.
- “Willingness” – How reliable and responsible are you in relation to your other bills and paying other debt?

If requested, we shall manually assess your application. As part of this assessment, one of our credit underwriters will review the decision made by the automated decision-making system and the data created and considered as part of the automated decision-making.

In addition, when you apply for one of our products and while you are a customer of Avantcard, we will use automated tools to review the personal information you provide or that we are allowed to collect from others to evaluate and tailor other products or services that may be suitable to your needs. We will only contact you in relation to these offers if you have agreed to this contact. You have the right to object to this profiling or appeal a decision at any time by contacting DPO@avantcard.ie.

Financial Behaviour Decisions

We will use technology to help us analyse and assess the information we collect through your use of our products and services e.g, credit limit, balance, payments, spends and interest charged.



This helps us evaluate and understand your financial behaviour and assists us to tailor the most appropriate action in relation to your account.

You have the right to object to this type of profiling at any time by contacting DPO@avantcard.ie.

We regularly test our profiling and automated decisioning tool to ensure that the decisions made through it are fair, effective and unbiased.

If you believe that the results of any automated decision-making are incorrect, you can appeal the results by contacting:

- For Avantcard credit card and loan accounts - 0818 409 511
- For Chill Money credit card and loan accounts – 0818 812 800

and we will review the results.

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12. Your Rights

Under the Data Protection Acts you have the following rights:

- Access, Rectification or Erasure: You have the right of access to personal information we hold about you in our records. You are also entitled to have your personal data corrected if it is inaccurate or erased if we do not have a legitimate reason for retaining your data.
- To be Informed: you have the right to be informed how your personal information is being processed
- To Restrict Processing: you have the right to restrict the processing of your personal information where you are contesting the accuracy of that information, you have objected to processing (as described below), or where the processing is unlawful
- To Object: where your personal information is being processed based solely on our legitimate interests ([see section 5](#)), you have the right to object to that processing.
- To Data Portability: for personal information which you have provided to a controller, where processing was based on your consent, or where processing is done by automated means, you have the right to be able to move your data from one IT system to another in a safe and secure way
- **To Withdraw Consent: if Avantcard are processing personal data based on your consent, you may withdraw that consent at any time.**

Below are the contact details to exercise any of the above rights:

- **By email** - DPO@avantcard.ie
- **In writing** - Data Protection Officer, Avantcard DAC, Dublin Road, Carrick-on-Shannon, Co Leitrim



If you believe we are processing your personal information improperly, please let us know. You can also file a complaint with the Irish Data Protection Commissioner. For information on how to file a complaint, go to the Data Protection Commissioner's website at www.dataprotection.ie.

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13. Sale of the Avantcard Business

We may disclose your personal information to potential acquirers of Avantcard, or of any part of our business, as part of a due diligence process including for testing purposes in preparation for migration. Where we make such disclosures we will do so subject to strict confidentiality agreements and security arrangements. Where there is a transfer of our business, or any part of it, to a third party, we may transfer your personal information to that third party in order to allow them to continue to provide services to you.

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14. Telephone Calls

We record inbound and outbound telephone calls for quality assurance and training purposes.

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15. Changes to our Privacy Statement

We may change this privacy statement and data protection notice from time to time and to ensure we continue to follow best practice when it comes to your privacy. When such a change is made, we will post a revised version on this website. Changes will be effective when they are posted. It is your responsibility to review this privacy statement and data protection notice from time to time to be aware of any such change. Your continued use of the service will indicate your agreement to any such change. This privacy statement and data protection notice was last updated in **December** 2018.

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16. Tell us what you think

Avantcard welcomes your question and comments about privacy and you can do so by writing to the Data Protection Officer, Avantcard DAC, Dublin Road, Carrick-on-Shannon, Co Leitrim.

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Cookies



17. Use of cookies

This website and online services use “cookies” for optimizing our services.

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18. What are cookies?

Cookies are text files containing small amounts of information which are downloaded to your device when you visit a website. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise your device. You can find more information about cookies at: www.allaboutcookies.org.

Cookies help us collect data about you and how you use our services – for example, we’re interested in which internet browser you used to visit our website, how long you visited and which pages you looked at. We monitor our website to better serve you in future.

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19. Cookies which we use

Avantcard uses the following types of cookies on this website:

- **Necessary cookies** - These cookies are essential in order to enable you to move around our website and use its features. Without these cookies, services you have asked for, like accessing secure areas of the website, cannot be provided.
- **Functionality cookies** - These cookies allow the website to remember choices you make (such as your user name, language or the region you are in) and provide enhanced, more personal features. The information these cookies collect may be anonymised and they cannot track your browsing activity on other websites.
- **Performance cookies** - These cookies collect information about how you use our website, for instance which pages you visit most often, and if you get error messages from web pages. These cookies don’t collect information that identifies you. The information these cookies collect enables us to create statistics on how our website is used, is aggregated and therefore anonymous. It is only used to improve how the website works.
- **Targeting/Advertising cookies** - These cookies are set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. They do not store directly personal information but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

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20. Managing cookies



You can set your internet browser to disable or block cookies. If cookies are disabled then some of the content on avantcard.ie will also be disabled or may not be displayed correctly. To prevent this we recommend that cookies are enabled. For more information on how to disable cookies in your internet browser, please go to aboutcookies.org or youronlinechoices.com.

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