

ENGAGE SMARTPHONE APP

USER - TERMS OF USE

Background

The Engage Smartphone application has been developed by Centric for the benefit of financial advisers and their pension member clients. The following are the terms of use for scheme member using the Engage smartphone application.

By using the Engage Smartphone application you agree to the following terms set out in this document.

The purpose of the application is to provide scheme members with access to a range of pension information, some relating to your employer's pension scheme and others which is generic in nature.

Financial advice

- All of the information set out in the application is general in nature and does not constitute financial advice.
- In all circumstance, users should consult their nominated financial adviser before making any financial decision. Your adviser will have the most up to date information and advice regarding any particular topic.
- The information contained in the application has been produced by Centric Ltd and your adviser.
- The use of this application does not replace financial advice, the renewal meeting that takes place with your adviser or the annual Benefit Statements that you receive.

Financial data

The Engage Application does not access, hold, store or transmit any of your financial data. Links are provided within the application for you to access your pension values, contribution levels etc. These links are external to the Engage application and controlled by your pension provider.

To access any of your financial data you will need to use the secure portal of your pension provider with the login details you have been provided with when you joined the scheme. When accessing the portal of your pension provider via a link from the Engage App you are doing so outside of the App and are subject to the controls, security and terms of that pension provider.

Personal data

No financial data is stored within the Engage App. Upon registration for Engage you are required to enter your name, e mail and phone number. These data items are used for registration purposes and for your adviser to contact you regarding pension requests you may have.

Data storage

No financial data is collected nor stored on your smartphone device. Personal data is encrypted and held in a secure cloud-based web centre within the EU. The web centre is owned and operated by Amazon as a part of their AWS (Amazon Web Services), which maintain the highest storage security controls available. Access to this facility is only available in encrypted format from our IT provider, Square Root Solutions. Centric does not store personal data locally on servers or any personal devices. No personal data is held outside the EEA. Under GDPR request for data can be made in writing, see privacy policy for details.

Provision of service

Your adviser has provided access to the Engage Application to you for the management of your pension and financial services. There is no cost to you use to the application.

Use of Engage application

Once registered with the Engage Application you are entitled to maintain use of the service as long as you are a client of the nominated adviser on the account. This applies when you are;

- an active member of the current pension scheme
- a *deferred* or past member of the current pension scheme, having left service from the employer that set up your scheme.
- a member of a Master Trust where your current scheme is transferred under pensions legislation to a nominated Master Trust

GDPR

Centric is the data processor (as defined in the DP Legislation "**Data Processor**") and accordingly Centric agrees that it shall process all Personal Data in accordance with its obligations.

To ensure our compliance with the GDPR legislation and the protection of personal data, Centric has completed a comprehensive risk analysis including an information audit, risk/control matrix.

Centric has no local access to member data. Under GDPR requirements, to obtain member data a request must be made in writing to Square Root Systems, addressed to Centric, 51 Bracken Road, Sandyford, Dublin 18. The Centric [Privacy Statement](#) sets out details of any personal data collected, processed or stored by us in connection with this website and Application.

Errors and omissions

While every effort has been made to ensure the accuracy of information contained within the Engage Application Centric nor your nominated adviser are responsible for any inaccuracies caused by errors, omission or changes to legislation. You should not rely on the information contained herein and always consult your financial adviser before making any financial decision.

Internet Delays and Force Majeure

Centric's services may be subject to limitations, delays, and other problems inherent in the use of the internet and electronic communications. Centric shall not be liable for any loss, liability or damage arising as a result of any failure, delay, limitation, delivery failure, inaccuracy or other fault in the operation of the internet and/or electronic communications not controlled by Centric.

Versions of Engage application

The Engage App will be updated on a regular basis with updates to reflect new legislation and application features. Application updates will be available in the AppStore or Google Play. The terms set out in Version I of the Engage Application will continue to apply in subsequent releases. You will be provided with the opportunity to review the current and new terms prior to downloading any subsequent version release.

General

This Agreement shall be governed by laws of the Republic of Ireland and any disputes, actions, claims or causes of action arising out of or in connection with this Agreement or the Service shall be subject to the exclusive jurisdiction of the courts of the republic of Ireland.

Questions or Additional Information

If you have questions regarding the application you can contact you adviser. For technical issues you can contact Centric by e mailing info@centric.ie.