

## Money Matters

Money Matters processes personal data in the context of financial consultancy, project management, and training. We are committed to complying with the General Data Protection Regulation (GDPR) and relevant Portuguese data protection laws.

### 1. Purpose This policy explains how Money Matters:

- Collects, uses, and stores personal data.
- Protects the rights of data subjects.
- Ensures secure handling of personal information.
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### 2. Scope This policy applies to all personal data processed by Money Matters, including:

- Staff, freelancers, and interns.
- Clients and project partners.
- Learners and training participants.
- Newsletter subscribers and website users.
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### 3. Principles Money Matters follows these data protection principles:

- Lawfulness, fairness, and transparency.
- Purpose limitation – data collected for specific, explicit purposes.
- Data minimisation – only what is necessary is collected.
- Accuracy – data kept up to date where needed.
- Storage limitation – data is not kept longer than necessary.
- Integrity and confidentiality – appropriate security of personal data.

### 4. Types of data collected Depending on the activity, we may process:

- Identification data (name, organisation, role).
- Contact data (email, phone, address).



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- Participation data (event attendance, courses, project activities).
- Financial and contractual data related to services and projects.
- Background information relevant to inclusion priorities for specific projects, always with clear consent and minimisation.
- We do not collect sensitive data unless explicitly required by a project and with the appropriate legal basis and safeguards.

#### **5. Legal bases Money Matters processes data based on:**

- Performance of a contract or preparation of a contract.
- Compliance with legal obligations (e.g., accounting, project documentation).
- Legitimate interests (e.g., maintaining a professional contact list).
- Consent (e.g., newsletters, photos, or optional profiling information).

#### **6. Data subject rights Individuals whose data we process have the right to:**

- Access their personal data.
- Request correction or deletion.
- Restrict or object to processing in certain cases.
- Withdraw consent where processing is based on consent.
- Lodge a complaint with the relevant Data Protection Authority.
- Requests can be sent to the company's main contact email, clearly indicating "Data Protection" in the subject.

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#### **7. Data security**

- Access to personal data is limited to staff who need it for their tasks.
- Devices are password-protected and updated regularly.
- Cloud services used for storage and communication are chosen with care for security and GDPR compliance.
- Personal data in paper form (if any) is stored securely and disposed of by shredding.

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## **8. Data retention**

- Project-related personal data is kept for the period required by the funding body (e.g., audit periods), then securely deleted or anonymised.
- Accounting records are kept according to Portuguese legal requirements.
- Newsletter and marketing contacts are kept until they unsubscribe or we clean inactive lists.

## **9. Data sharing and transfers**

- Personal data is shared with project partners or funders only when necessary and in line with grant agreements.
- We will not sell personal data to third parties.
- Where data is transferred outside the EU/EEA, we will ensure appropriate safeguards in line with GDPR requirements.

**10. Monitoring and review** This policy will be reviewed regularly to reflect changes in legislation, tools, and working methods.

- Money Matters
- <https://projectmoneymatters.eu/>