

DATA PROTECTION NOTICE



DATA PROTECTION ACT 1998 – HOW WE USE YOUR PERSONAL INFORMATION

We collect data about you and your family during our initial and other meetings with you. We will also collect data about you and your family from other people. We collect the data through note-taking and filling in of fact-finds and questionnaires about you and your family's circumstances.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with organisations with whom you have policies of insurance and investments and with your mortgage provider. These checks are to help us with our legal obligations and to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

How is your information used?

Primarily, we use your data and data about your family's circumstances to provide financial advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationship with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where you may benefit from the expertise of such third parties. We and any third party specialist advisers to whom we introduce you, will pass your data to organisations when you agree to purchase or amend policies and products.

We will retain your data in accordance with law and regulation. For instance, if you are given specialist pension advice, the data will be retained indefinitely. If you want details of the statutory retention periods for the differing product types and classes of data please contact us.

Any personal data obtained for the purposes of meeting with The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 will only be processed for the purposes of preventing money laundering or terrorist financing, unless the use of the data is permitted by or under another enactment other than those Regulations, or otherwise where consent has been obtained from you.

We may be required to share your data with our regulator and other third parties including our auditors or insurers.

Your right to a copy of your personal data

Under the Data Protection Act you have a right, on payment of a fee, currently £10, to obtain a copy of the personal information that we hold about you. If you believe that any information held is incorrect or incomplete, you should contact our Data Protection Officer at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

Our products and services

We provide advice on a wide portfolio of financial products. We believe these are some of the best and most appropriate in the marketplace. We would like to be able to contact you so that we can advise you of new products that might be suited to you.

We also may advise you of any developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you.

There may be times when we feel that a service or product may be of interest to you. In order to make you aware of these services or products, we, insurers or third parties may wish to contact you so that you can make informed choices about your finances. Please indicate your preferences using the boxes below.

Please indicate if we can contact you by ticking either one or both boxes below, so that from time to time, we can advise you of relevant market updates, information that may be interest together with details of appropriate products and services.

- Yes, please give me details about important markets updates, services or products in which you think I may be interested.
- Yes, I am happy for you to pass my details to carefully selected third parties so they can contact me about their products and services.

Please indicate your preferred methods of contact, if all methods tick all boxes.

We would like to provide details to you about products or services we think will interest you. Please tick the relevant boxes below to authorise us to contact you via the following methods:

- via telephone via post via email via SMS

You may inform us at any time if you want to change your options.

First Customer Name:.....

Date.....

First Customer Signature:.....

Second Customer Name:.....

Date.....

Second Customer Signature:.....