

Privacy notice

This privacy notice tells you what to expect when we collect personal data about you.

We review our privacy notice regularly and we advise that you periodically check our website for the latest version, or ask us to provide you with a copy of it.

When do we collect personal data?

We usually collect personal data if you make an enquiry to us, request information about our services, or subscribe to a newsletter. We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Information about how you use our website is collected using cookies. These are text files placed on your computer to store information about your visit to our website. We may use this information to personalise your visits to the website. Our website may contain links to other sites; you should read the privacy policies applicable to those sites, as this notice applies only to our own website.

What personal data do we collect?

When you ask us to provide you with financial planning and advice services, we collect data that relates to your personal and financial circumstances. This includes your name and address, contact details, age, gender, nationality, marital status, family relationships, income and expenditure, assets and investments, employment and pension arrangements.

It may also include special category data (pertaining to race, ethnic origin, politics, religion, trade union membership, genetics, biometrics where used for ID purposes, health, sex life or sexual orientation), if we need this data to provide services to you.

Why do we collect your personal data?

Primarily we collect and process your data in order to perform the services specified in our agreement with you. Without this data, we might fail to deliver our contractual, legal or regulatory obligations.

We use your data to obtain accurate and personal quotations and illustrations for insurance, pensions and investment products. We use the data of people connected to you (such as your family members or dependants) in the case of joint or family policies, or where they are the beneficiaries of assets held in trust, or money is invested on their behalf.

Where special category data is required, we will obtain your explicit consent in order to collect and process this information.

Information about people connected to you

Where we gather personal information about your family members and dependants, it is your responsibility to ensure that you have their consent. We will provide a copy of this privacy notice for them or ask you to pass the privacy information to them.

Who do we share personal data with?

We share your personal data with financial product and service providers. We may also share it with organisations that supply professional compliance, accountancy or legal services to us. To prevent money laundering and other financial crime, we may send your personal data to third parties to verify your identity.

Where third parties process your data, we have a contract with them to ensure the nature and purpose of the processing is clear and that they only act in accordance with our instructions.

Where we share your personal data with a third party, we protect it using security measures such as password protection and/or data encryption.

If you agree, we may contact you about a product or service that we think will interest you. We will not share your personal data for marketing purposes with other companies.

How long do we keep your personal data?

We retain personal data where we need it to provide services to you. We take all reasonable steps to keep your personal data up to date throughout our relationship. Regulations require us to keep your data for a certain amount of time. The current specified time periods are:

- Five years for investment business
- Three years for mortgage business
- Indefinitely for pension transfers and opt-outs
- Three years for insurance business

We reserve the right to retain data for longer where we believe it is in our legitimate interests to do so. In any case, we will not keep your personal data for longer than five years after our relationship with you has ended, unless we are required to do so.

How can you access the personal data about you on our records?

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all your personal data, please contact us. We are obliged to ensure that your personal data is accurate and up to date. Please ask us to correct or delete any information that you think is incorrect.

When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use.

Controlling the use of your personal data

You have the right to request that your personal data is deleted. We will comply with this request, subject to our regulatory obligations and legitimate interests noted above.

You have a right to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please tell us.

You can set your website browser not to accept cookies from our website; however, some of our website features may not function as a result. You can find out how to remove cookies at this website <http://www.allaboutcookies.org/>.

Your right to complain

If you are not happy with how we process your personal data, please contact us. If you are still unhappy, you can complain to the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow Cheshire SK9 5AF

0303 123 1113 (local rate)

How to contact us

Please contact us if you have any questions about our privacy notice or the personal data we hold about you.

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