



Privacy notice

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Privacy notice

This privacy notice explains how we use any personal information we collect about you.

What information do we collect about you?

We collect information about you when you engage us for financial planning / financial advice / mortgage advice / investment management services. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, but only if this is necessary for the provision of our services.

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information. We will use your information collected from the website to personalise your repeat visits to the site

Information about connected individuals

We may need to gather personal information about your close family members and dependants to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We'll provide a copy of this privacy

notice for them or, where appropriate, ask you to pass the privacy information to them.

Why do we need to collect and use your personal data?

The primary legal basis that we intend to use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data, we would also be unable to fulfil our legal and regulatory obligations.

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

How will we use the information about you?

We collect information about you to provide you with the services for which you engage us.

Who might we share your information with?

If you agree, we may email you about other products or services that we think may be of interest to you.

We will not share your information for marketing purposes other companies.

In order to deliver our services to you effectively we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal services (e.g. Finametrica and CashCalc) as well as product and platform providers (e.g. Transact) that we use to arrange financial products for you.

Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit. To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

How long do we keep hold of your information?

During our relationship with you we will retain personal data necessary to provide services to you. We will take all reasonable steps to keep your personal data up to date throughout our relationship. We are also subject to regulatory requirements to retain your

data for specified minimum periods. These are, generally:

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

These are **minimum** periods, during which we have a legal obligation to retain your records. However, our PI Insurers require that files/records must be available in the event of a claim/ circumstance to investigate and defend, and that files/records must be retained in accordance with FCA guidance. We reserve the right to retain data for longer where we believe it is in our legitimate interests to do so.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as above.

How can I access the information you hold about me?

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 information, please email or write to us using the contact details noted below.

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.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

Marketing

We would like to send you information about our products and services which may be of interest to you. If you have agreed to receive marketing information, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing. If you no longer wish to be contacted for marketing purposes, please contact us by email (office@expertpensions.com) or post.

Cookies

We use cookies to track visitor use of the website and to compile statistical reports on website activity.

For further information visit www.allaboutcookies.org

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, in a few cases some of

our website features may not function as a result.

Other websites

Our website contains links to other websites. This privacy policy only applies to this website so when you link to other websites you should read their own privacy policies.

What can you do if you are unhappy with how your personal data is processed?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

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

Changes to our privacy policy

We keep our privacy policy under regular review and we will place any updates on our web page. This privacy policy was last updated on 19 March 2019.

How to contact us

Please contact us if you have any questions about our privacy policy or information, we hold about you: by email at office@expertpensionsadvice.com

Consent

We have provide you with a copy of our Privacy Notice which provides information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.

Sensitive personal data

As explained in our Privacy Notice there are certain categories of personal data that are sensitive by nature. These categories include data revealing racial or ethnic origin, religious or philosophical beliefs, trade union membership and data concerning health.

Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Expert Pensions Advice LLP.

Client name(s):		
Client signature(s):		
Date:		

Please note that you may withdraw this consent at any time by notifying us at our main business address.

Marketing

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. To do this, we require your consent by agreeing to one or all of the options:

I / we consent to be contacted for marketing purposes by:

Email ☐ Telephone ☐ Text message ☐ Post ☐

Client name(s):		
Client signature(s):		
Date:		

Please note that you may withdraw this consent at any time by notifying us at our main business address.