

# Privacy Statement

Yeoman & Owen Financial Services Ltd is committed to protecting your privacy and your personal data by ensuring that your personal information is collected and used appropriately, lawfully and transparently.

## Our Privacy Promise

We promise:

- To keep your data safe and private
- Not to sell your data to a third party for marketing

## What type of personal information will be processed and why?

We may ask you to provide personal information by filling in hard copies of forms and documents or by corresponding with us by phone, email, letter or otherwise or during our meetings with you.

The type of personal information we collect will depend on the purpose for which it is collected and will include:

- Your personal details
- Your contact details
- Information and documentary evidence to verify your identity and address
- Family, lifestyle and health information including information regarding any dependents
- Financial and bank details
- Employment information

Why we collect it?

- To carry out money laundering and financial checks and for fraud and crime prevention and detection purposes
- Carrying out transactions you have requested
- We collect and process this personal information to comply with our legal and regulatory requirements
- To contact you in order for us to manage, administer and provide our services to you
- To discuss products or services for which you apply or may be interested in applying for
- To manage any applications you make for products or services
- To communicate any updates to you including any changes to our services, the terms and conditions of any services which we have provided to you, any changes to this Notice and to our website
- To evaluate your eligibility for products, including making credit searches with credit reference agencies via a third party i.e. a mortgage lender
- To enable us to advise you on your financial circumstances and the appropriateness of specific courses of action and products
- To enable you to make payments for our services and other fees

We may disclose your personal information to third parties where we are required to do so to comply with applicable laws and regulatory requirements. This may include circumstances where we are required to do so by a court order, regulatory authority or any other third party with the lawful right to request and receive the personal information we hold about you (including law enforcement agencies and tax authorities).

Depending upon the types of products and services you require, we may also need to collect information from and about you which the law considers to be **more sensitive**, data about your physical or mental health including medical history, but only for the purpose of certain products and service you may request.

If more **sensitive data** is required, we will explain what information we require and why it is needed.

## Your consent to use your data

We will only process data with your explicit consent. We ask for your consent to the processing of this data at the end of our Client Agreement.

We may also ask you to provide Letter of Authority to allow us to receive information from third parties about you from providers of your existing plans or policies including mortgage lenders.

We may receive information about you from Credit Reference Agencies and Fraud Prevention Agencies as part of the services being provided by us.

## The right to withdraw consent

You may choose **not** to provide us with this consent. However, it is important to note that if you do not provide us with your consent to collect and process the information listed above;

- We will not be able to advise you fully in respect of certain products and services which require this information
- Any application may be rejected by the providers and services which require this information

- The quotes for such products and services may be higher than would be the case if this information were provided

## Who might my personal information be shared with?

We may disclose your personal information to the following categories of recipients:

- To providers of financial services, insurance and investment products and services in respect of whom you request us to submit applications on your behalf and to receive updates from such providers in order for us to provide our services to you throughout the lifetime of our relationship with you
- To our suppliers and partners in order for them to help us provide a benefit to you as part of our services and/or advice process to you, this includes;
  - To our suppliers of audit and regulatory compliance support services who may review our records containing your personal information in order to audit and report to us on our compliance with applicable laws and regulatory requirements.
  - Our accountants, solicitors, insurer(s) and insurance broker(s) and any other provider of professional services that we feel you will benefit from as part of our services or advice processes.
- To a prospective buyer (and/or its advisers) in the event we intend to sell any part of our business or its assets, or if substantially all of our assets are acquired by a third party, in which case your personal information could form part of one of the assets.
- To any national and/or international regulatory, enforcement body, government agency or court where we believe disclosure is necessary.
- To any other person with your consent or where we are permitted to do so by law.

## Your data protection rights

You have the right to ask us:

- For a copy of the personal information we hold about you
- To update or correct your personal information
- To delete your information
- To restrict processing of your personal information where appropriate

In certain circumstances you also have the right to:

- Object to the processing of your personal information
- Object to automated decision making and profiling
- Data portability

More information about your data protection rights can be found at the Information Commissioner's Office (ICO) website.

## Data Retention

We keep your personal information only as long as is necessary for the purpose for which it was collected, or for legal or regulatory reasons. Personal information will be securely disposed of when it is no longer required.

We are committed to ensuring the confidentiality of the personal information that we hold, and we continue to review our security controls and related policies and procedures to ensure that your personal information remains secure.

When we contract with third parties, we require that they have appropriate security, privacy and confidentiality measures in place to ensure that personal information is kept secure.

We will keep your personal information to defend or manage any claims or complaints between us, you and any relevant third party including taking legal advice in respect of such claims, in order to establish, exercise or defend our legal rights or such claims. This would include complaints and claims which you may bring against us or which are submitted to a court, regulatory authority or ombudsman.

## How to contact us

If you would like to contact us in relation to this statement, please contact the Data Controller, Matthew Owen at Yeoman & Owen Financial Services Ltd on 02476591234.

You can withdraw your consent at any time by contacting Matthew Owen using the details above or emailing [matthew.owen@yeomanandowen.co.uk](mailto:matthew.owen@yeomanandowen.co.uk)