

Data Privacy Notice

Please read this privacy notice carefully

We take your privacy very seriously and we ask that you read this privacy notice carefully as it contains important information on who we are, how and why we collect, store, use and share personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

Italicised words in this privacy notice have the meaning set out in the Glossary of Terms at the end of this document.

Who we are

Prosser Knowles Associates Limited collects, uses and is responsible for certain personal data about you. When we do so we are required to comply with *data protection* regulation and we are responsible as a *data controller* of that personal data for the purposes of those laws.

When we mention "PKAL", "we", "us" or "our" we are referring to Prosser Knowles Associates Limited.

Prosser Knowles Associates Limited is a company registered in England and Wales company number

4520041 whose registered office is at Wyre Forest House, Finepoint Way, Kidderminster, DY11 7WF. Prosser Knowles Associates Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 446589.

We provide you with Personal Financial Planning and Wealth Management.

The personal data we collect and use

In the course of providing our service to you we may collect the following personal data when you provide it to us:

- › *contact information*
- › *identity information*
- › *financial information*
- › *employment status*
- › *lifestyle information*

- › *health information*
- › data about criminal convictions or offences
- › If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us
- › You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described in the how to contact us section

Information collected from other sources

We also obtain personal data from other sources in the course of providing our *intermediary services*. Where we obtain this information from another party it is their responsibility to make sure they explain that they will be sharing personal data with us and, where necessary, ask permission before sharing information with us.

The personal data we obtain from other sources may include the following:



From lenders and/or product providers:

- product details
- contribution information
- Your contact, identity, financial, employment, lifestyle, health and any criminal convictions

From investment and/or pension providers:

- product details
- projection information
- Contribution information
- Your contact, identity, financial, employment, health information

From identification and verification checking agencies:

- identity information
- sanction check information

From accountants and/ or HMRC:

- Income information
- Tax return information
- Your contact, identity, financial, employment information

How we use your personal data

The below table sets out:

- how we use your personal data
- the lawful bases upon which we collect and use your personal data
- who we routinely share your personal data with

Rationale/Reason for Processing	Lawful Basis for Processing	Third party recipients linked to that activity
<ul style="list-style-type: none"> • Collating personal data from you to provide financial advice • Requesting plan / product data from your existing product providers to provide you with financial advice • Carrying out research with potential new product providers 	<ul style="list-style-type: none"> • Consent • Compliance with a legal obligation 	<ul style="list-style-type: none"> • PKAL staff • Your existing product providers • Any financial product provider who we may feel would suit your needs • Companies who may introduce you to us • Encrypted cloud-based client database portal and documentation storage
<ul style="list-style-type: none"> • To provide you with <i>intermediary services</i> whilst complying with our legal and compliance obligations 	<ul style="list-style-type: none"> • Consent • Performance of a contract • Compliance with a legal obligation • Purpose of legitimate interest 	<ul style="list-style-type: none"> • PKAL staff • Product Providers • Compliance officer at Bankhall who provide us with external compliance services • Professional bodies such as Financial Conduct Authority, Financial Ombudsman, Fraud Prevention agencies should we be required to meet our compliance and lawful obligations
<ul style="list-style-type: none"> • To apply for decisions in principle for mortgage products and / or quotations for protection and general insurance products on your behalf • To apply for and arrange products on your behalf 	<ul style="list-style-type: none"> • Consent • Performance of a contract • Compliance with a legal obligation • Purpose of legitimate interest 	<ul style="list-style-type: none"> • 3rd party mortgage and insurance quotation portals • Mortgage & insurance product providers • Solicitors, estate agents, your GP Surgery
<ul style="list-style-type: none"> • To request projections for pension and investment products on your behalf • To apply for and arrange pension and investment policies on your behalf 	<ul style="list-style-type: none"> • Consent • Performance of a contract • Compliance with a legal obligation • Purpose of legitimate interest 	<ul style="list-style-type: none"> • PKAL staff • 3rd party pension and investment quotation and or analysis portals • Pension and investment product providers

Special category data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as 'special categories of data' and include data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

We may process:

- *health information and lifestyle information* when providing *intermediary services* in relation to a protection insurance product; and/or
- criminal conviction or offence information when providing *intermediary services* in relation to a general insurance product
- *Personal details* for the *purpose of advising on, arranging or administering an insurance contract*

In addition to the lawful basis for processing this information set out in the above table, we will be processing it either (i) for the purpose of advising on, arranging or administering an insurance contract or (ii) for the establishment, exercise or defence of legal claims.

In the course of our activities relating to the prevention, detection and investigation of financial crime, we may process criminal conviction or offence information. Where we do so, in addition to the lawful basis for processing this information set out in the above table, we will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

Marketing

We may use personal data we hold about you to help us identify, tailor and provide you with details of products and services from us that

may be of interest to you. We will only do so where we have obtained your consent and then have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to us.

In addition, where you provided your consent, we may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences please contact us:

By phone: 01562 829 222

By email: enquiries@prosserknowles.co.uk

By Post: Unit 69, Hartlebury Trading Estate, Kidderminster, DY10 4JB.

In addition, you can opt out of receiving marketing at any time by clicking the 'unsubscribe' link at the bottom of every email.

Whether information has to be provided by you, and if so why

We will tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data in order for us to provide you with *intermediary services*.

How long your personal data will be kept

We will hold your personal data for differing periods of time depending upon the reason we have for processing it. Generally, as our records relate to financial advice, we keep records as a minimum for the lifetime of the investment and/ or product to support any potential future complaint.

Transfer of your information out of the EEA

We will not transfer your personal data outside of the European Economic Area or to any organisation (or subordinate bodies) governed by public international law or which is set up under any agreement between two or more countries.

You have a right to ask us for more information about the safeguards we have put in place as mentioned above. To learn more, please see 'Your rights' below.

Your rights

You have legal rights under *data protection regulation* in relation to your personal data. These are set out under the below headings:

- To access personal data
- To correct / erase personal data
- To restrict how we use personal data
- To object to how we use personal data
- To ask us to transfer personal data to another organisation
- To object to automated decisions
- To find out more about how we use personal data

We may ask you for proof of identity when making a request to exercise any of these rights. We do this to ensure we only disclose information or change your details where we know we are dealing with the right individual.

We will not ask for a fee, unless we think your request is unfounded, repetitive or excessive. Where a fee is necessary, we will inform you before proceeding with your request.

We aim to respond to all valid requests within one month. It may however take us longer if the request is particularly complicated or you have made several

requests. We will always let you know if we think a response will take longer than one month. To speed up our response, we may ask you to provide more detail about what you want to receive or are concerned about.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality we owe to others, or if we are otherwise legally entitled to deal with the request in a different way.

To access personal data

You can ask us to confirm whether or not we have and are using your personal data. You can also ask to get a copy of your personal data from us and for information on how we process it.

To rectify / erase personal data

You can ask that we rectify any information about you which is incorrect. We will be happy to rectify such information but would need to verify the accuracy of the information first.

You can ask that we erase your personal data if you think we no longer need to use it for the purpose we collected it from you.

You can also ask that we erase your personal data if you have either withdrawn your consent to us using your information (if we originally asked for your consent to use your information), or exercised your right to object to further legitimate use of your information, or where we have used it unlawfully or where we are subject to a legal obligation to erase your personal data.

We may not always be able to comply with your request, for example where we need to keep using your personal data in order to comply with our legal obligation or where we need to use your personal data to establish, exercise or defend legal claims.

To restrict our use of personal data

You can ask that we restrict our use of your personal data in certain circumstances, for example:

- › where you think the information is inaccurate and we need to verify it;
- › where our use of your personal data is not lawful but you do not want us to erase it;
- › where the information is no longer required for the purposes for which it was collected but we need it to establish, exercise or defend legal claims; or
- › where you have objected to our use of your personal data but we still need to verify if we have overriding grounds to use it.

We can continue to use your personal data following a request for restriction where we have your consent to use it; or we need to use it to establish, exercise or defend legal claims, or we need to use it to protect the rights of another individual or a company.

To object to use of personal data

You can object to any use of your personal data which we have justified on the basis of our legitimate interest, if you believe your fundamental rights and freedoms to data protection outweigh our legitimate interest in using the information. If you raise an objection, we may continue to use the personal data if we can demonstrate that we have compelling legitimate interests to use the information.

To request a transfer of personal data

You can ask us to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it transferred directly to another data controller (e.g. another company).

You may only exercise this right where we use your personal data in order to perform a contract with you, or where we asked for your consent to use your personal data. This right does not apply to any personal data which we hold or process outside automated means.

To contest decisions based on automatic decision making

If we made a decision about you based solely by automated means (i.e. with no human intervention), and the decision made by us produces a legal effect concerning you, or significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where we are authorised by law to make such decisions and have adopted suitable safeguards in our decision making processes to protect your rights and freedoms.

To obtain a copy of our safety measures for transfers outside of Europe

You can ask for a copy of, or reference to, the safeguards we have put in place when your personal data is transferred outside of the European Economic Area. We are not required to share details of these safeguards where sharing such details would affect our commercial position, or create a security risk.

You can contact us for more information

If you are not satisfied with the level of information provided in this privacy notice, you can ask us about what personal data we have about you, what we use your information for, who we disclose your information to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any automated decision making using your personal data.

If you would like to exercise any of the above rights, please email or write to us using the contact details in the how to contact us section.

Keeping your personal data secure

We have appropriate security measures in place to prevent personal data from being accidentally lost, or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

Our supervisory authority

If you are not happy with the way we are handling your information, you have a right to lodge a complaint with the Information Commissioners Office. It has enforcement powers and can investigate compliance with *data protection regulation* (www.ico.org.uk).

We ask that you please attempt to resolve any issues with us before the ICO.

How to contact us

Please contact our Data Protection Officer Andrew Prosser if you have any questions about this privacy notice or the information we hold about you.

By phone: 01562 829 222

By email: enquiries@prosserknowles.co.uk

By Post: Unit 69, Hartlebury Trading Estate, Kidderminster, DY10 4JB.

Finding out more about Prosser Knowles Associates Ltd.

Please call us below or visit
www.prosserknowles.co.uk

Kidderminster



Unit 69, Hartlebury Trading Estate, Hartlebury
Kidderminster Worcestershire DY10 4JB. T 01562 829 222

Worcester



1 Castle Street, Worcester
WR1 3AA. T 01905 619 100

Cheltenham



Midway House, Staverton Technology Park, Herrick Way
Staverton, Cheltenham GL51 6TQ. T 01242 506 962

we, us or our

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contact information

these are details that can be used to contact a person, including title, first name, surname, personal telephone number, fax, email address, home address, country, postcode or city of residence. This may also include work contact information such as work telephone number, fax, work email and work address.

data controller

means a natural or legal person (such as a company) which determines the means and purposes of processing of personal data. For example, *we* are your data controller as *we* determine how *we* will collect personal data from you, the scope of data which will be collected, and the purposes for which it will be used in the course of *us* providing you with *intermediary services*.

data protection regulation

applicable data privacy and protection laws.

employment status

this is information about your work, if you are employed, self-employed, unemployed, a student or on job seeker allowance.

FCA

the Financial Conduct Authority, being the independent watchdog that regulates financial services.

financial information

this is information relating to your financial status, including salary/income, outgoings/expenditure, tax rate and P60.

health information

this is information relating to your medical history, including symptoms, diagnoses, procedures and outcomes, as well as information about your height and weight. This could include previous and current or persistent medical conditions and family medical history.

identity information

this is any information that can be used to distinguish a person or verify their identity, such as name, date of birth, place of birth, gender, marital status, national identity card/number, passport, drivers licence and national insurance number.

intermediary services

these are the services we provide to you in relation to the products which we advise on.

lenders

a mortgage lender (for a list of current lenders which *we* work with, please contact *us* – see *How to contact us* above).

lifestyle information

this includes both work and leisure behaviour patterns. Most relevant to your products may be your smoker status, alcohol consumption, health, retirement age and exercise habits.

product

this is an investment, pension, mortgage, protection and/or general insurance product in respect of which we provide *intermediary services* to you.

product provider

a company which provides investment, pension, protection and/or general insurance products (for a list of product providers which *we* work with, please contact *us* – see *How to contact us* above).

sanction check information

this is information relating to your politically exposed persons (PEPs) status and Her Majesty's Treasury financial sanctions status, which is recorded to prevent fraud and money laundering.

vulnerability

a vulnerable consumer is someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when an advisory firm is not acting with appropriate levels of care. These customers are more likely to suffer severe detriment if something goes wrong. Details of vulnerability fall in to the following categories: health; resilience (financial); life events; and capability (financial knowledge/ confidence).