

# DATA PROTECTION AND PRIVACY STATEMENT

## Introduction

In order to provide you with financial planning services we will collect and hold personal data about and on you. We are also required to comply with the General Data Protection Regulation (Regulation (EU) 2016/679 (the "GDPR")) and as such hereby set out details as to how we process your data and your rights.

## Why we need your data

We need your data in order for us to:

- Provide financial planning services to you in accordance with this agreement which may include but not limited to giving you financial advice and making recommendations as to investments and financial products which are suitable for you, taking into account current financial markets and economic conditions, availability of products and the providers of those products, as well as a detailed analysis of your personal circumstances and requirements.
- Comply with our regulatory obligations imposed by the Financial Conduct Authority in regard to the relevant 'Know Your Client' obligations. In addition, to comply with the Regulator's requirements for record keeping for the purposes of audits and reviews, records of transactions undertaken and customer histories for prescribed periods of time as directed.
- Respond to any legitimate legal requests for information about you to the Regulatory authority or pursuant to an order of any court or tribunal having relevant jurisdiction, or as required by law for the purposes of but not limited to combatting fraud, money-laundering and criminal activities.
- Carry out our legitimate business and professional management responsibilities which include, but are not limited to providing you with suitable advice, ensuring your portfolio and financial products continue to be suitable for you, adhere to anti money laundering requirements and investigating and resolving complaints.

## General information about your data and your rights

Where we collect data directly from you, we will undertake:

1. In addition to those third party companies expressly detailed in this agreement, to inform you in writing of the name and contact details of the data controller for that data and their representative. For example, where we arrange an investment on your behalf with a third party investment provider, the data controller may be the financial institution in question.
2. To inform you, where appropriate, of the contact details for any Data Protection Officer appointed by us.
3. To inform you and make clear the purposes for which the data is to be processed and the legal basis for that processing. In the event that the legal basis to be relied on is that of the legitimate interests of the data controller or any third party, we will inform you as to the nature of those legitimate interests.
4. To inform you of the recipients or categories of recipients of data.
5. In the event that the data controller proposes to transfer the data to a country other than those covered by the GDPR, to provide you with details of the safeguards surrounding such transfers and how to obtain a copy of them.
6. To inform you of the period for which we propose to hold the data, or where this is not possible, the criteria which we will apply to data retention.
7. To remind you of your rights whereby you may:
  - request access to data of which you are the data subject
  - object to, or withdraw consent for, the processing of the same
  - obtain rectification of inaccurate data
  - prevent data processing for the purposes of direct marketing
  - object to decisions being taken by automated means and to have the logic behind those decisions clearly explained
  - claim compensation for damages caused by a breach of the Act
  - request data erasure

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All clients are provided online access to their complete data file 365/24/7 free of charge via their secure personal accounts. If they request their log on details by email these can often be provided to them within 24 hours with a usual response of no more than 5 days. We understand that we are under no obligation to supply their data in any other form and it is the client's responsibility to obtain online access to their accounts.

You may at any time, by giving notice to us in writing, request that we cease to process your data. We will undertake to comply with any such request as soon as is reasonably practicable.

Where the legal basis for the processing of your data is to adhere to compliance with a statutory or contractual obligation, or the necessary precondition to entering into a contract, including compliance with the requirements of any Regulator, we will inform you as to:

- Whether you are legally required to provide such data, and
- The consequences of failing to provide such data

Where we obtain your data otherwise than directly from you, you will have the same or equivalent rights to those set out above.

Save in the circumstance as detailed below, we will inform you which source the data originated from and whether it came from publically accessible sources. The information to be provided will be in accordance with the following time periods, whichever shall occur first:

- As soon as practicable after obtaining the data and in any event within 1 month
- At the time of our first communication with you using the data
- When the data is first disclosed to another person

We shall not be obliged to provide you with the information:

- Where you already have this information
- Where we are subject to an obligation of professional secrecy prohibiting the disclosure of the information
- Where disclosure would render impossible or severely impair the achievement of the reasons for which the data is to be processed. In such cases, we will do what we can to protect your rights and freedoms with respect to our processing of the data

You have the right to complain in regard to any aspect of the processing of your data and any breach of the above rights to the relevant supervisory authority, who in the case of the United Kingdom is the Information Commissioners Office, whom may be contacted online or by telephone:

**[www.ico.org.uk](http://www.ico.org.uk)**  
**0303 123 1113**

You can access the data held by Interface at any time. A reasonable fee may be charged to cover our costs of providing you with the data. The information held about you, on both hard copy and computer, will be sent to you within 30 days of the initial request.

## Holding your data

We undertake to review the data we hold on you on a regular basis to ensure compliance with data protection law. In the course of any review, we will:

- Delete any data which is trivial or transitory in nature, or which in our opinion is no longer required for the purposes set out above.
- Update the data to ensure that any errors or inaccuracies are corrected.
- Archive data as detailed below.
- Subject to the data retention periods, as detailed below, securely delete the data when it is identified that we no longer need to hold it.

We may retain and process your data for the following periods. In the event that more than one period applies to the same data, we will retain the data to the last such period to expire:

- We will hold any agreements between you and us for a period of 6 years from the termination or expiry of the agreement unless we have been notified of any claim or circumstance which might give rise to a claim under or by reference to such agreements.
- We will process data relating to investments which we have provided advice on and / or arranged for you. We will process such data throughout the entire period you are and remain a client of the firm and for a period of not less than 6 years following our ceasing to provide service to you in regard to those investments. In the case of long-term investments we may process your data until the date of maturation of such long-term investments.

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- We will hold data as required by any Regulator until the end of any limitation period imposed by that Regulator, which in the case of the Financial Services Authority is currently 6 years for all types of business undertaken except for Occupational Pension Schemes, which can include Defined Benefit Transfers and Scheme Money Purchase Transfers, whereby the data retention period is indefinite.
- We will hold data as required by any relevant third party until the end of any limitation period imposed by that relevant third party, which in the case of HMRC shall be 7 years, unless we are notified that any period is considered "open" by HMRC in which case it will be until we are notified the period is "closed".
- We will hold data as required for the purposes of any legal proceedings for a period of 6 years following the conclusion of any such proceedings unless a longer period is required pursuant to any court rule or enactment. Proceedings will be taken to have concluded on the expiry of any period given for appealing any final judgment or on the date of concluding any settlement staying all relevant claims if the proceedings were settled before judgement.
- Save for the above, we will hold data for a maximum of 50 years from the date we receive the data.

## Archiving data

We will regularly review data and where in our opinion such data has ceased to be Active we will archive it and process it only as Archived Data. Any data which is deemed Archived Data will only be processed in limited circumstances.

All storage of data, whether Active Data or Archived Data will be in accordance with good industry practice and will be undertaken in accordance with organisational systems and procedures, which will be regularly reviewed, to maintain the security of data.

## Data portability

On the termination or expiry of any agreement to provide services to you and on your written request, we will, subject to our right to retain copies of data for the purposes set out above, agree to provide access to the data held in your account to a new data controller nominated by you.

## Whom we may share your data with

In order to carry out our legitimate business and to provide you with financial planning services, we have entered into agreements with and will share your information with the following companies, for the purposes of Compliance, IT systems security, data management and control and auditing. Full details of these companies addresses (all UK based) and contact details are available on request:

- Compliance and Training Solutions Ltd  
(Compliance consultants)
- Intuitive Support Services Ltd
- Informed Training Ltd
- Adviser Outsourcing Ltd

In addition to the above listed companies you will be notified in accordance with the terms of this agreement as to the name and contact details of the data controller for any other third party entity with whom we share and / or transfer your data and their representative.

You agree to us sharing any information that we hold about you with a fraud reference agency should it be required.

## Information held about you

We are committed to protecting your privacy: we will not pass on any of your details, email addresses etc. to third parties without your consent. The only information we may collect are statistics to assist in monitoring our website's performance in the Google search engine.

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so. We may use your personal information to send you promotional information about third parties which we think you may find interesting if you tell us that you wish this to happen.

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## Website and Internet Disclaimer

This website is a guide on advice and does not try to recommend specific investments. Please speak to us regarding the suitability of any advice.

Where there are third party links to other sites, for instance calculators or budget tools please be aware we're not responsible for the content on these sites, you should see a pop up warning you of this before proceeding to external sites when this is the case.

We cannot be held liable for any loss caused to you by use of these external sites.

## Website and Internet Liability

Due to the nature of the internet, any liability we may have for any losses or claims arising from an inability to access the websites, or from any use of the websites or reliance on the data transmitted using the websites, is excluded to the fullest extent permissible by law. In no event shall we be liable for any loss of profit, revenues, goodwill, business, opportunity, anticipated savings or other indirect or consequential loss of any kind in contract, tort (including negligence) or otherwise arising out of use of the websites.

## Cookies

A cookie is a small text file written to your hard drive that contains information about you. Cookies do not contain any personal information about users.

We may use cookies to personalise your experience of the website. Most web browsers allow you to control how cookies are accepted by adjusting your web browsers settings. If you set up your browser to reject the cookie, you may still use the website.

Services delivered via the website such as video or embedded content from external providers may also place cookies on your machine (computer).

You can read more information about cookies set by this website on our Cookies information page.

## Google Analytics

This website uses Google Analytics, a web analytics service provided by Google Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyse how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

We take your privacy very seriously and will only use your personal information and data to administer the services we have agreed to provide you with, including but not limited to any products or contracts for investments, pensions, life cover, equity release or discretionary investment management services you have made or entered into through our firm.

By signing the Client Agreement you are confirming your agreement to the terms included within this document.

You further acknowledge, by signing the Client Agreement, that you have been made aware of, and give your consent to, this firm's policy on sharing your data with other companies as detailed in the 'Whom we may share your data with' section of this agreement.