

General Data Protection Regulations

In line with our obligations under the new general Data Protection Regulations (GDPR) that come into effect on the 25th May 2018, we have prepared a detailed privacy notice which sets out the personal data that we collect and the circumstances in and the purposes for which we may use or disclose the personal data that we hold.

LFP Financial Planning & Wealth Management Ltd – Privacy Notice

Data controller: LFP Financial Planning and Wealth Management, 21 Spark Lane, Mapplewell, Barnsley, South Yorkshire, S75 6AA.

ICO registration number: Z1603913

For the purposes of this Policy, "European Data Protection Legislation" is defined as, for the periods in which they are in force, the European Data Protection Directive 95/46/EC, all laws giving effect or purporting to give effect to the European Data Protection Directive 95/46/EC (such as the Data Protection Act 1998) or otherwise relating to data protection (to the extent the same apply) and, from 25 May 2018, the General Data Protection Regulation (Regulation (EU) 2016/679) ("GDPR") or any equivalent legislation amending, supplementing or replacing the GDPR.

We, as a company, take the protection of your privacy very seriously.

We will only use your personal information to deliver the services you have requested from us and to meet our legal responsibilities.

- **How do we collect information from you?**

We obtain information about you when you engage us to deliver our services.

- **What type of information do we collect from you?**

The personal information we collect from you will vary depending on which services you engage us to deliver, the personal information we collect might include:

- Name
- Address details within the last three years
- Telephone number
- Email address
- National Insurance number and Nationality
- Bank account details
- Gender
- Marital status and details of any dependents
- General health and lifestyle
- Specific medical information relating to protection and retirement planning

The financial information we collect might include details on the following:

- Wills and powers of attorney

21 Spark Lane, Mapplewell, Barnsley, South Yorkshire. S75 6AA
Tel: 01226 390010 Fax: 01226 386770 Email: office@lfp-financialplanning.com
Web: <http://www.lfpfinancialplanning.co.uk>

- Protection plans
 - Pension plans
 - Employment and work benefits
 - Income and expenditure
 - Dependents and beneficiaries
 - Savings and investments
 - Mortgages and other liabilities
 - Residency
 - Your attitude to investment risk
 - Your goals and aspirations
- **How is your information used?**

In general terms and depending on which services you engage us to deliver, as part of providing our agreed services, we may use your information to:

- Contact you by post, email or telephone.
- Verify your identity where this is required.
- Understand your needs and how they may be met.
- Maintain our records in accordance with applicable legal and regulatory obligations.
- Process financial transactions.
- Prevent and detect crime, fraud or corruption.

We are required by legislation, other regulatory requirements and our insurer to retain your data where we have ceased to act for you. The period of retention required varies to protect ourselves in the event of a complaint and it is the policy of our firm to retain all data indefinitely.

- **Who has access to your information?**

- We will not sell or rent your information to third parties.
- We will not share your information with third parties for marketing purposes.
- Any staff with access to your information have a duty of confidentiality under the ethical and legal standards that this firm is required to follow.

- **Third Party Service Providers working on our behalf**

We may occasionally pass your information to third party service providers to enable us to complete a task you have engaged us to carry out, for example, specialist financial, legal or tax advisers or similar.

However, when we use third party service providers, we only disclose the personal information that is necessary to deliver the service and we have contracts in place that requires them to keep your information secure and not to use it for their own purposes.

Please be assured that we will not release your information to third parties unless you have requested that we do so, or we are required to do so by law, for example, by a court order or for the purposes of prevention and detection of crime, fraud or corruption.

- **How you can access and update your information**

Keeping your information up to date and accurate is important to us. We commit to regularly review and correct where necessary the information that we hold about you.

If any of your information changes, please email or write to use, or call us using the 'contact information' on the final page.

You have the right to ask for a copy of the information we hold about you.

Security precautions are in place to protect the loss, misuse or alteration of your information.

Whilst we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk.

Once we receive your information, we make our best efforts to ensure its security on our systems. Where we have given, or where you have chosen a password which enables you to access information, you are responsible for keeping this password confidential and we ask you not to share your password with anyone.

Similarly, we will keep secure any passwords you provide to us and will remove these from our records at your request.

Your data will usually be processed at our office in Barnsley. However, to allow us to operate efficient digital processes, we may sometimes need to store information in servers located outside the UK, but within the European Economic Area (EEA). We take the security of your data seriously and so all our systems have appropriate security in place that complies with all applicable legislative and regulatory requirements.

- **Your choices**

We may occasionally contact you by post, email or telephone with details of any changes in financial, legal, regulatory and tax requirements or other developments that may be relevant to your affairs and, where applicable, how we may assist you further. If you do not wish to receive such information from us, please let us know by contacting us as indicated under 'contact information' on the final page.

- **Your rights**

Access to your information:

- You have the right to request a copy of the personal information about you that we hold.

Correcting your information:

- We want to make sure that your personal information is accurate, complete and up to date. You may ask us to correct any personal information about you that you believe does not meet these standards.

Deletion of information:

You have the right to ask us to delete personal information about you where:

- You consider that we no longer require the information for the purposes for which it was obtained.

- You have validly objected to our use of your personal information – see ‘objecting to how we may use your information’ below.
- We are using your information with your implied consent and you have withdrawn your consent – see ‘withdrawing consent to use your information’ below.
- Our use of your personal information is contrary to law or our other legal obligations.

Restricting how we may use your information:

In some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information about you that we hold or assessing the validity of any objection you have made to our use of your information.

The right might also apply where there is no longer a basis for using your personal information, but you do want us to delete the data. Where this right is validly exercised, we may only use the relevant personal information with your consent, for legal claims or where there are other public interest grounds to do so.

Objecting to how we may use your information:

Where we use your personal information to perform tasks carried out in the public interest, then, if you ask us to, we will stop using that personal information unless there are overriding legitimate grounds to continue.

Withdrawing consent to use your information:

Where we use your personal information with your implied consent, you may withdraw that consent at any time and we will stop using your personal information for the purposes(s) for which consent was given, unless there are overriding legitimate grounds to continue.

Please contact us in any of the ways set out in ‘contact information’ on the final page if you wish to exercise any of these rights.

- **Changes to our privacy notice**

We keep this privacy notice under regular review, additional copies of the privacy notice can also be obtained from our office.

This privacy notice was last updated on the 26th April 2018.

- **Contact information**

Contact name: Mr Andrew Gillott
Telephone: 01226 390010
Email: office@lfp-financialplanning.com

- **Complaints**

We seek to resolve directly all complaints about how we handle your personal information but you also have the right to lodge a complaint with the Information Commissioner’s Office at:

Information Commissioner’ Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, Sk9 5AF
Telephone: 0303 123 1113 Website: <https://ico.org.uk/concerns>