# Data Protection Privacy Terms & Disclosure

## 1. Data Protection

The information you have provided is subject to the General Data Protection Regulation (Regulation (EU) 2016/679). (GDPR)

By signing this document, you consent to us or any company associated with us, for example, product providers or platforms we use to provide you with our services, processing your personal data, both manually and by electronic means.

Your data will be used for the sole purpose of providing mortgage and /or financial advice, administration and management.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, such as product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

The information provided may also contain sensitive personal data for the purposes of the Act, including information that relates to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings.

If at any time, should you wish to withdraw consent, for us or any company associated with us, to processing your personal data or sensitive personal data, please contact The Data Protection Officer on 0117 379 0090 or paul@pfp.uk.net or in writing at: Practical Financial Planning, 18 Rosslyn Road, Bath, England, BA1 3LH.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose associated with the service we will provide you. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary.

If we provide you with financial advice, your data will be kept in accordance with FCA regulatory expectations, which in some cases mean the duration could be indefinite.

Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data that is held by us. You will **not** be charged for us supplying you with such data.

We will respond to your request as soon as possible and within the maximum time frame of one month.

## 2. Data Processing

1. Your data will be lawfully and fairly processed in a transparent manner.
2. Your data is collected on the grounds of explicit and legitimate purposes only.
3. We will only ask for your data when necessary, explain if data will be shared and how long it will be kept.
4. Your data will be accurate, kept up to date and erased, without delay, should your data no longer be required for the purposes to be processed.
5. Your data will only be retained for as long as is necessary.
6. Your data will be secure.

## 3. Rights of The Client

The points below clearly set out the rights each client is entitled to. Please ask us for an explanation of each, should you wish to have more information.

1. The right to be informed.
2. The right of access
3. The right to rectification.
4. The right to erasure
5. The right to restrict processing
6. The right to data portability
7. The right to object.
8. Rights to automated decision and profiling.

These are also explained within our Data Protection & Security Policy, which can be provided to you if you require more detail.

## 4. Right to Complain

If you are not satisfied with how we handle your personal data, in the first instance, please contact paul@pfp.uk.net, Should, you remain dis-satisfied, then you may contact the Information Commissioners Office:

Address: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Tel No: 0303 123 1113

Website: https://ico.org.uk/concerns/

## 5. Communication and Marketing Preferences

Occasionally, we may send you marketing/promotional communications via email, telephone, SMS or the post. Recipients will be carefully selected, and information will only be sent where we feel it to be appropriate.

Please print your initials in the box, next to your choice below:

| | |
|---|---|
| I wish to opt **IN** to receiving communications or marketing material electronically or through the post | |
| I wish to opt **OUT** to receiving communications or marketing material electronically or through the post. | |

If you have consented to Practical Financial Planning contacting you for this purpose, please tick to say how you would like us to contact you:

| | | | |
|---|---|---|---|
| Email | | Post | |

Associated Parties may also send you marketing/promotional communications via email or the post. Do you consent to them contacting you?

| | | | |
|---|---|---|---|
| Yes | | No | |

If you have consented to associated parties contacting you for this purpose, please tick to say how you would like them to contact you:

| | | | |
|---|---|---|---|
| Email | | Post | |

I hereby give consent to Practical Financial Planning, for my personal data to be processed in accordance with the General Data Protection Regulations (GDPR) and in relation to the purposes described in Section 1 of this document.

| | |
|---|---|
| Client Name: | |
| Signed: | |
| Date: | |

| | |
|---|---|
| Client Name: | |
| Signed: | |
| Date: | |