



ALLISONS FINANCIAL PLANNING

INDEPENDENT FINANCIAL CONSULTANTS & MORTGAGE SPECIALISTS

DATA PRIVACY NOTICE

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

Allisons Financial Planning Ltd 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.

Allisons Financial Planning Ltd is a company registered in England and Wales (company number 5210702 Allisons Financial Planning Ltd) whose registered office is at The School House, 3 Cross Pit Lane, Rainford, St Helens, WA11 8AH. Allisons Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority. Allisons Financial Planning Ltd Financial Services Register number is 808678.

When we mention “we”, “us”, or “our” we are referring to Allisons Financial Planning Ltd.

We provide you with *intermediary services* in relation to the *products* and wider financial planning advice to meet your needs

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
- details of any *vulnerability*
- details of your dependents and/or beneficiaries under a policy (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 below.)
- *product details*

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*
- From identification and verification checking agencies:
 - *identity information*
 - *sanction check information*
- Your Accountant or Legal Adviser
 - *financial information*
 - *identity information*
- Your Employer
 - *financial information*
 - *identity 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"> to provide you with <i>intermediary services</i> to assist in the administration of any <i>products</i> you have obtained through <i>us</i> 	Performance of a contract	<i>Product Providers</i>
<ul style="list-style-type: none"> to apply for decisions in principle for mortgage products and/or quotations for protection and/or general insurance products on your behalf to apply for <i>products</i> on your behalf 	Performance of a contract	<i>Lenders/product providers</i> External supplier(s) of software services through which we review, source and apply for decisions in principle, quotations and/or <i>products</i> on your behalf
<ul style="list-style-type: none"> to manage complaints 	Compliance with a legal obligation	<i>Our</i> external solicitors <i>Our</i> professional indemnity insurers and insurance adviser
<ul style="list-style-type: none"> to manage legal claims 	Legitimate interests - we have a legitimate interest in protecting <i>ourselves</i> from breaches of legal obligations owed to <i>us</i> and to defend <i>ourselves</i> from litigation. This is needed to ensure that <i>our</i> legal rights and interests are managed appropriately	<i>Our</i> external solicitors <i>Our</i> professional indemnity insurers and insurance adviser
<ul style="list-style-type: none"> to obtain feedback from you on the service you have received from <i>us</i> 	Legitimate interests – we have a legitimate interest in operating <i>our</i> business. This includes ensuring that the service we provide is of a satisfactory standard	External supplier(s) of software services to obtain feedback from you
<ul style="list-style-type: none"> to retain records of any services or advice provided to you in accordance with <i>our</i> regulatory obligations 	Compliance with a legal obligation	External supplier(s) of data storage and data hosting services to retain records on <i>our</i> behalf
<ul style="list-style-type: none"> to retain records of any services or advice provided to you by your <i>adviser</i> in order to defend potential legal claims or complaints 	Legitimate interests – we have a legitimate interest in defending <i>ourselves</i> from legal claims and complaints. This is needed to ensure that <i>our</i> legal rights and interests are managed appropriately	External supplier(s) of data storage and data hosting services to retain records on <i>our</i> behalf
<ul style="list-style-type: none"> to provide you with details of products and services from us and third parties that may be of interest to you in accordance with your preferences. For more information see ‘Marketing’ below 	Legitimate interests	n/a
<ul style="list-style-type: none"> to detect, prevent and investigate fraudulent applications for <i>products</i> to undertake investigations into allegations of misconduct and/or criminal offences to notify the relevant authorities of any suspicious activity following an investigation undertaken by <i>us</i> into allegations of misconduct and/or criminal offences 	Compliance with a legal obligation. We also consider that we have a legitimate interest in protecting <i>ourselves</i> , other parties and the financial services industry more widely in detecting, preventing and investigating financial crime and/or misconduct	The Financial Conduct Authority <i>Lenders/product providers</i> National Crime Agency (NCA) Police HMRC
<ul style="list-style-type: none"> to undertake anti-money laundering, identification and verification checks, including assessment of your <i>sanction check information</i> (any personal data obtained for the purposes of meeting with The Money Laundering, Terrorist 	Compliance with a legal obligation	External supplier(s) to conduct anti-money laundering, identification and verification checks on <i>our</i> behalf <i>Lenders/product providers</i>

Financing and Transfer of Funds (Information on the Payer) Regulations 2017 will only be processed for the purposes of preventing money laundering or terrorist financing, unless the use of the data is permitted by or under another enactment other than those Regulations, or we have another lawful basis for processing it)		
<ul style="list-style-type: none"> to evidence satisfaction of any request made by you in accordance with your rights under <i>data protection regulation</i> 	Compliance with a legal obligation	Information Commissioner's Office

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

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: 01744 885555

By email: allie@allisonsfinancial.com

By Post: Allisons Financial Planning Ltd, The School House, 3 Cross Pit Lane, Rainford, St Helens, Merseyside, WA11 8AH

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 must 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. These retention periods are set out below.

Type of Record	Retention Period
Customer file containing a record of any intermediary services provided by us	For as long as we reasonably consider that: <ul style="list-style-type: none"> we may need to deal with your queries you might legally bring a claim against us
Complaint file containing a record of any claim you have brought against us	For as long as we reasonably consider that you might legally bring an additional or repeat claim against us
Marketing lists	For as long as we are required/permitted to retain this personal data based upon our legal and regulatory obligations
Results of anti-money laundering, identification and verification checks, including assessment of your sanction check information	For as long as we are required/permitted to retain this personal data based upon our legal and regulatory obligations
Fraud and financial crime files	For as long as we reasonably consider that: <ul style="list-style-type: none"> we are required/permitted to retain this personal data based upon <i>our</i> legal

	<p>and regulatory obligations</p> <ul style="list-style-type: none"> • they may be required in the establishment, exercise or defence of legal claims
Records of satisfaction of any request made by you in accordance with your rights under <i>data protection regulation</i>	3 years from the date the request was satisfied

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.

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.

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 The Data Privacy Manager at allie@allisonsfinancial.com or Allisons Financial Planning Ltd, The School House, 3 Cross Pit Lane, Rainford, St Helens, Merseyside, WA11 8AH
- let us have enough information to identify you, e.g. name, address, date of birth;
- let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- let us know the information to which your request relates.

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 The Data Privacy Manager if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact The Data Privacy Manager, please send an email to allie@allisonsfinancial.com or write to Allisons Financial Planning Ltd, The School House, 3 Cross Pit Lane, Rainford, St Helens, Merseyside, WA11 8AH

Glossary of Terms

we, us or our

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 may include:

- advising on the *products*
- applying for a decision in principle or quotation on your behalf in relation to the *product*
- arranging or administering a *product* on your behalf

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)