



Privacy Statement

This Privacy Statement explains why we collect data, what personal data we collect and how we use it. Your rights in respect of your data are also explained.

Collperkins Ltd Privacy Statement

You entrust Collperkins Ltd with your important information and we take our responsibilities seriously. We are committed to protecting and respecting your personal data.

1. What is the purpose of this Privacy Statement?

This Privacy Statement explains how Collperkins Ltd looks after your personal data when we provide our services and products, in accordance with applicable legislation intended to protect your personal data and privacy, including the General Data Protection Regulation and related rules. We also explain what your rights are.

By providing your personal data you acknowledge that we will only use it in accordance with this Privacy Statement.

Where we refer to “**Collperkins Ltd**” or “**we**” we mean us providing you a recommended product and /or service, details of which are set out at the end of this document. Collperkins Ltd offer full financial planning, investment solutions, access to fund managers, access to wrapper products such as ISA’s and pensions and related investments through Platforms, Providers and Discretionary Fund Managers.

This statement applies where Collperkins Ltd acts as a data controller, where we are responsible for deciding how we hold and use your personal data. Collperkins Ltd in relation to the recommended product or service when processing your personal data is responsible for compliance with the relevant data protection law.

It is important that you read this statement together with any other privacy notice we may provide on specific occasions, so that you are aware of how and why we are using your personal data.

2. How will we use your personal data?

Data protection laws require that the personal data we hold about you must be:

- Used lawfully, fairly and in a transparent way;
- Collected only for valid purposes that we have clearly explained to you and not used in a way that is incompatible with those purposes;
- Relevant to the purposes we have told you about and limited only to those purposes;
- Accurate and kept up to date;
- Kept secure and confidential;
- Kept only as long as necessary for the purposes we have told you about.

3. How do we ensure the security of your personal data?

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to use your data. They will only process your personal data on our instructions and are subject to a duty of confidentiality.

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

As part of our data security measures we ensure that we train our employees and have appropriate data protection policies in place to support our compliance.

4. What kind of personal data may we hold about you?

Personal data means any information about an individual from which that person can be identified.

In order to provide our products and services, depending on which you select, we may collect the following types of personal data about you:

- Contact details such as name, address(es), telephone numbers(s), email address(es);
- Identification information such as: signature, date of birth, gender, nationality, residency, national insurance number or other national identity number such as passport number, driving licence, tax identification numbers and tax rate; income and financial details, bank or building society account details, policy details, marital status, occupation, benefits and entitlements, employment status, employer and job title; and
- Investment goals, assets, income protection and care needs, lifestyle (for financial planning services)

We may also collect, store and use the following special sensitive personal data: information about your physical (height, weight, smoker status, alcohol intake, medication etc.) or mental health, racial or ethnic group or sexual orientation. We may also collect, store and use information concerning criminal proceedings and offences. We must have an additional legal ground to use this type of personal data and this is explained below in section 7.

We also collect, store and use personal data, where you have provided this to us, in respect of third parties, such as beneficiaries, spouses, civil partners or dependents. If you do so you

are responsible for and confirm you are entitled to provide us with this information and that you have informed those third parties of our identity and the purposes for which their personal data (including sensitive personal data) will be processed. You should draw their attention to this Privacy Statement. We will not use such information except for the purpose for which you have provided it.

5. How may we collect your personal data?

We may collect personal data from you in a number of ways, depending on the service or product you have, including:

- **Information you give us:** You may choose to provide us with your personal data:
 - By submitting a request or updating us via the “Portal” facility on our website or for us to contact you;
 - Corresponding with us by telephone, email, letter or other means;
 - Applying for a product or service;
 - In discussion with our financial adviser/planner; or
 - By participating in feedback or surveys or by providing contact details offline.
- **Information we collect about you:** We may automatically collect technical information such as your internet protocol (IP) address if you use our website. (We will not obtain or store personally identifiable information about you from our cookies, please see our Cookie Policy on our website for more information.)
- **Information we receive from other sources:**
 - We may receive information from third parties, such as your tax adviser, another financial services provider such as a pension provider or insurance company, health professional or your employer;
 - We may receive information from companies we use to verify your identity and/or to prevent fraud such as credit reference agencies (please note such companies may record details of the search) including the electoral register and credit information, in accordance with our legal obligations;
 - We may also receive information from third parties who contact us such as Her Majesty’s Revenue and Customs (HMRC), the Department for Work and Pensions (DWP) or the police or other government agencies; and
 - We may obtain personal data from public sources such as Companies House.

Please note calls may be recorded in order to monitor the quality of customer service, for training purposes or where we are legally required to do so.

6. How will we use your personal data?

We will only use your personal data when the law allows us to. Most commonly we use your personal data to provide you with a product or service and to comply with our legal obligations. We set out the main reasons why we process your personal data and the applicable circumstances below:

- **To perform the contract that we have entered into with you**, for example to:
 - Provide an investment proposal or financial planning service;
 - Set up administer any products or services you may have taken out with Collperkins Ltd which includes calculating valuations, settling claims, paying benefits, underwriting and providing reports to you in respect of your recommended Collperkins Ltd products and/or service;
 - Manage investments;
 - Provide other related services, in respect of which, you have contracted Collperkins Ltd;
 - Confirm your identity and to communicate with you; and
 - Exercise our rights in our agreements;
- **To comply with legal obligation**, for example:
 - Where we are required to use your personal data and maintain records of our dealings with you by our regulators such as Prudential Regulation Authority (PRA), Financial Conduct Authority (FCA), Information Commissioner's office (IOC), Financial Ombudsman Service (FOS) and HMRC;
 - To respond to complaints and data subject requests (see section12 below); and
 - To investigate, prevent or detect crime;
- **Where it is necessary for our legitimate interests** (or those of third party), provided your interests and fundamental rights do not override those interests, for example:
 - To establish, exercise or defend our legal rights, where we are faced with any legal claims or where we want to pursue legal claims ourselves;
 - To prevent, investigate and detect fraud and carry out fraud, credit and anti-money laundering checks;
 - To respond to and manage ad hoc enquiries and complaints;
 - To provide management information to enable us to monitor our performance and understand our business, to maintain our business records, to manage our financial position and business capability, to receive professional advice, to improve our products and services and for training purposes;
 - For accounting, auditing purposes and corporate governance purposes;
 - To assist with debt recovery;
 - To provide and improve customer support; and
 - To manage risk for us and our customers;

- **Where we have obtained your explicit written consent to do so**, for example
 - To process your sensitive personal data or criminal offences information (see section 7 below);
 - To provide you with marketing services, including information about Collperkins Ltd.

On rare occasions we may also use your personal data where we need to protect your interests (or someone else's interests) or where it is needed in the public interest, for example for the investigation, detection and prevention of crime.

In order to administer your contract and comply with our legal obligations we will send you reports, valuations and related communications in respect of your Collperkins Ltd recommended product or service, which are not marketing communications. As part of our value-added service to you, we may send you our monthly newsletter either by email or post, unless you tell us you do not want to receive it.

7. How will we use sensitive personal data?

We may process special or sensitive personal data, and criminal offences information, with your explicit written consent, for example in order to provide appropriate financial advice or to administer or pay benefits under a contract you have with us (as applicable), and in other limited circumstances:

- Where we need to carry out legal obligations as explained in this Privacy Statement; and
- Where it is in the public interest, such as for equal opportunities reporting or the prevention and detection of unlawful activity such as fraud.

Less commonly, we may process this type of information where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

If we ask for your consent to collect and use this type of information, we will explain why it is necessary. If you provide this type of information on behalf of a third party, we will ask you to confirm that the third party has provided his or her consent for you to act on their behalf.

8. If you choose not to provide or update personal data

If you do not provide certain requested information to Collperkins, we may not be able to provide you with a recommendation in respect of any Collperkins product or services and we may not be able to comply with our legal obligations, such as verifying your identity and complying with anti-fraud and anti- money laundering rules.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes.

Please note that we may process your personal data without your knowledge or consent where this is required or permitted by law.

9. Who may we share your personal data?

We may have to share your data with third parties, including third -party service providers (such as Providers, Investment companies, outsourcing partners, contractors and designated agents) as well as other companies with whom we deal as part of the operation of our services. We will always require those third parties to respect the security of your data and to treat it in accordance with the law and only for the purpose for which we obtained it.

Why might we share your personal data?

We may share your personal data with third parties where required by law, where it is necessary to provide our services, to administer your contract with us or where we have another legitimate interest in doing so, in each case for the purposes described in the Privacy Statement.

We may share your personal data with third parties who we use to provide our services and products and additionally with custodians, administrators, fund providers, investment platforms and exchanges, banks, brokers, third party product providers, investment managers and risk profile providers, in accordance with contractual and legal obligations. These third parties may also be data controllers in their own right and have their own privacy policies.

We may also share your personal data with the following third party service providers who also support the provision of our products and services: IT and back office administration services; payroll for pension payments; identity verification, anti-fraud and anti-money laundering checks made through credit reference agencies; transaction reporting; archiving facilities; professional advisers and other service providers (such as actuaries); printers; tracing agents; debt collection agencies; property managing agents; compliance services and healthcare providers such as insurers, and such other suppliers as we may use from time to time.

Where we are under legal duty to do so we may share your personal data with HMRC and other tax authorities, the FCA, the PRA, the Financial or Pensions Ombudsman services, the DWP, the courts, the police and other law enforcement agencies.

We will share your personal data with other data controllers (Providers, Platforms, DFMs) or other person or company you have authorised to deal with us on your behalf.

We will share your personal data for our legitimate interests with other entities supporting us with our compliance procedures as part of our regular reporting activities on company

performance, for business development and trend analysis purposes, for fraud detection and prevention, in the context of a business reorganisation or group restructuring exercise, for system maintenance support and hosting data.

We may share your personal data with other third parties, for example in the context of the possible sale or restructuring of the business.

We will not sell your details to any third party. We will not use your personal data for marketing purposes without your explicit written consent. We do not use automated decision-making or profiling.

How secure is your information with third parties?

We will only share your personal data for the purposes specified in this Privacy Statement and on the basis that it will be kept confidential and will only be used for the reasons described.

10. Transferring information outside the European Economic Area (“EEA”)

Collperkins Ltd does not typically transfer personal data outside the EEA.

However, we will take the appropriate steps required by applicable data protection laws to ensure your personal data is protected by:

- Putting in place standard contractual obligations to ensure your personal data is treated consistently with EEA and UK data protection

If you require further information about these protective measures you can request it using the contact details at the end of this policy statement.

11. How long will we use your information for?

We will keep your personal data for as long as you are a customer of Collperkins Ltd. Thereafter we may keep your data for up to 7 years to enable us to respond to any questions or complaints and to maintain records where we are required to do so. We may keep your data for longer than 7 years if we cannot delete it for legal, regulatory or technical reasons, for example in relation to a pension contract.

To determine the appropriate retention period, we consider the type of contract you have with Collperkins, the quantity, nature, and sensitivity of the personal data, the potential risk or harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data, whether we can achieve those purposes through other means and any applicable legal requirements to retain such personal data for prescribed periods. Where we retain your data, we will make sure your privacy is protected and only use it for the purposes described above.

In some circumstances we may anonymise or pseudonymise your personal data so that it can no longer be associated with you, in which case we may use such information without further notice to you. For instance, testimonials and client feedback.

12. Your rights in connection with personal data

You can ask us to do certain things with your personal data such as provide a copy of it, correct it or even delete it. There may be occasions where we cannot comply with a request and we will tell you if this is the case and give our reasons. This will usually be for legal or regulatory reasons.

Under certain circumstances you have the right to:

- **Request access to your personal data** (“data subject access request”). This enables you to confirm whether we process your personal data and to receive a copy of the personal data we are processing and certain information about how we use your personal data.
- **Request correction of the personal data that we hold about you.** This enables you to have any incomplete or inaccurate information we hold about you corrected.
- **Request the erasure of your personal data.** You can ask us to delete or remove personal data where the processing is no longer necessary for the original purpose, or where you withdrew your consent, or the processing is unlawful, or your personal data must be erased to comply with the law. However, in some cases, if we have another legal basis or legitimate interest for processing your personal data, we may not be able to comply. We will tell you if this is the case.
- **Request the restriction of processing of your personal data.** You can ask us to restrict the processing of personal data where you think the personal data we hold is inaccurate until we can verify its accuracy, or you believe we no longer need to process your personal data (but you do not want it erased), or you wish the processing to be restricted pending confirmation that our processing is based on our overriding legitimate interest.
- **Object to the processing of your personal data.** You have the right to object to us processing your personal data where we are doing so.
 - Based on our legitimate interest (for the purposes described in this Privacy Statement) unless we can demonstrate compelling grounds as to why the processing should continue in accordance with data protection laws; and
 - For direct marketing purposes.

Please note that by exercising this right it is possible that Collperkins Ltd will no longer be able to continue to provide its recommended products or services or administer its contract with you. In such circumstances you would need to consider transferring to another Financial adviser/planner.

- **Request the transfer of your personal data to another party.** In certain circumstances you can ask us to send your personal data to a third party of your choice. For example, where it is information which is processed by us by automated means and you have consented to such processing or we need to process the information to perform our contract with you.
- **Right to withdraw consent.** If you have provided consent to the processing of your personal data for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. This would not affect the validity of the processing prior to such date. Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law.

Please note that by exercising this right it is possible that Collperkins Ltd will no longer be able to continue to provide its recommended products or services or administer its contract with you. In such circumstances you would need to consider transferring to another Financial adviser/planner.

How do you exercise your rights?

You can make a request by contacting Collperkins Ltd directly by the means set out below. We will, however, always ask you to confirm your request in writing.

You will not usually have to pay a fee to exercise any of your rights, however, we may charge a reasonable administration fee, or not comply with a request, if a request is clearly unfounded, excessive or repetitive so as to be deemed vexatious.

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

13. What if you have queries about the Privacy Statement or the way Collperkins Ltd uses your personal data?

If you wish to exercise any of your rights, or you have any questions about this Privacy Statement, how we handle your personal data or if you wish to make a complaint, please email: advice@collperkins.co.uk; or write to Collperkins Ltd, 5 The Gardens, Fareham, Hants. PO16 8SS, or call us on 01329 800024, Monday to Friday 9am to 5pm (excluding bank holidays).

14. Right to complain

You also have the right to make a complaint at any time to the IOC, the UK supervisory authority for data protection issues. The ICO's contact details are: Wycliffe House, Water lane, Wilmslow, Cheshire SK9 5AF. Telephone 0303 123 1113 or at: <https://ico.org.uk/>.

15. Changes to this Privacy Statement

We reserve the right to update this Privacy Statement at any time, and we will notify you if we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal data. You should check our website at www.collperkins.co.uk periodically to view the most up to date Privacy Statement.

16. Collperkins Ltd

This Privacy Statement applies to the activities of Collperkins Ltd whose identity and details are provided in the relevant terms governing your product or service:

Collperkins Ltd are authorised and regulated by the Financial Conduct Authority.

Our address is 5 The Gardens, Fareham, Hants PO16 8SS which provides financial planning and advice.