

ABS FINANCIAL PLANNING LTD

DATA PROTECTION/PRIVACY POLICY

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The purpose of this Notice

As part of our arrangement with you, ABS Financial Planning Ltd (“we”, or “us”, or “our”) has certain obligations under privacy laws, including the General Data Protection Regulation (GDPR) to notify individuals how it will process any personal information it collects about them. This Notice will inform you of what personal information we collect, how that information is used, where it is transferred, and how you may view and amend such information. You may be assured that we will treat all personal information as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the information.

What type of personal information will be processed?

We collect and process various personal data about you for the purposes of providing advice, administration and management services which are explained in more detail below. “**Processing**” is defined in the Act but could include obtaining, recording or holding information or data. “**Personal data**” is information which can identify you as a living individual, including where used in conjunction with other information. Common examples of personal data which may be collected and used by us in our day to day business activities include:

- name;
- date of birth;
- gender;
- ethnicity;
- marital status;
- address;
- telephone number and other contact details (including email addresses);
- job title; and
- bank account and other financial details.

Depending upon the types of products and services you require, the information collected and processed may also contain “**sensitive personal data**” for the purposes of the Act, which includes information held by us as to:

- your physical or mental health or condition;
- the commission or alleged commission 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;
- sexual life;
- in limited circumstances, your membership of a Trade Union;
- your political opinions, religious or similar beliefs

Any information which we receive fairly and lawfully relating to one of the above categories constitutes sensitive personal data. Examples of likely items which may contain sensitive personal data (although this is not an exhaustive list) are life insurance questionnaires, medical reports and SSP self-certification forms.

How will my personal data be collected and used?

We collect personal data from you to the extent necessary to provide advice, administrative and management services and (subject to the provisions below), related marketing activities.

We will only share your personal data with third parties when it is necessary for the service you have asked us to provide, and we will have contracts/safeguards in place to ensure that they treat the privacy of your personal data with the same importance as we do. You will be advised of the specific third parties with whom we may share your data

Who might my personal data be shared with?

Your personal data will be made available for the purposes mentioned above and only to responsible management, human resources, accounting, audit, compliance, information technology and other corporate staff. It may also be made available to third parties providing relevant services to us, such as Investment/Insurance providers and Intelligent Office who provide us with certain support services, including regulatory support.

Certain personal data will also be reported to government authorities where required by law and for tax or other purposes. Personal data may also be released to external parties as required by legislation, or by legal process, as well as to companies you authorise us to release your personal data to. We will not sell your personal data to any third party.

International Data Transfers

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country (and, in some cases, may not be as protective).

How do we protect your personal information?

Any personal information we collect, record, or use in any way, be it on computer, hard copy or in any other form, is secured through our safeguarding processes to ensure that we meet our obligations under General Data Protection Regulations. You will be given the option of registering for our Personal Finance Portal which enables us to correspond and share documents with you in a secure manner.

Direct/Email marketing

We may wish to provide you with information about new products, services, promotions, and other information in which we think you may be interested. We may send you such information by postal mail or telephone. If you purchase a product from us, we may retain your address for future mailings. If you do not want your information used for direct marketing purposes at any time, please contact us by e-mail at advice@absfinancial.co.uk or by telephone on 023 8033 3099 to let us know and we will not send you any direct marketing.

We would also like to provide you with the above information by e-mail. However, we appreciate that e-mail "spam" has become a problem in recent years. If you are a customer or you have previously asked us for information on our products:

- We may contact you regarding your purchase or other matters regarding transactions between us, or your customer relationship with us, or send you information on our products by e-mail, unless you have asked us not to do so; and
- We may also use your e-mail address to send you information about our products and services that we think may be of interest to you by way of informational e-mails, unless you have asked us not to do so.

A consent tick box is provided at the end of this form for you to indicate your preference to receive e-mail marketing. If you decide at any time that you no longer wish to receive marketing e-mails from us, please email us at advice@absfinancial.co.uk.

What are your rights surrounding your personal information?

The GDPR enhances your rights surrounding your personal data. This includes:

1. The right to be informed – we will provide you with a copy of this privacy policy before seeking your consent to store/process your personal data.
2. The right of access – you have the right to request a copy of any personal information we hold on you. This will be provided in a structured format, free of charge, within 30 days of your request. Requests can be made in writing, by phone or by email, to any of our contact details provided.
3. The right to rectification – you have the right to request us to rectify any of your personal data which you believe is inaccurate or incomplete. We will respond within one month (this can be extended by two months where the request for rectification is complex). Requests can be made in writing, by phone or by email, to any of our contact details provided above.
4. The right to erasure – you have the right to request 'to be forgotten', i.e. for us to delete all records of your personal data. We will comply with your request, unless we have a legal obligation to continue to hold your personal data, in which case we will inform you of the reason we are unable to complete your request.
5. The right to restrict processing – you have the right to 'block' or suppress processing of personal data – in this case we will retain just enough information about you to ensure that the restriction is respected in future.
6. The right to data portability – you may request a copy of your personal data, in order to use it for your own purposes across different services, e.g. moving it from one IT environment to another in a safe and secure way. We will provide the data in a structured, commonly used and machine-readable form, e.g. CSV files. This will be provided free of charge and within one month (this can be extended by two months where the request is complex).
7. The right to object – you have the right to object to us processing your personal data for direct marketing purposes, and historical or statistical purposes, and we will respect this request as soon as we receive it (by post / email / phone, details of which are provided above).

Data retention

We retain personal information we collect from you where we have an ongoing legitimate need to do so, for example:

- to provide you with a product or service you have requested us to provide,
- to perform our contractual obligations to you;
- to comply with applicable legal, tax or accounting requirements;
- to defend or manage any claims or complaints between us, you and any relevant third party including taking legal advice in respect of such claims in order to establish, exercise or defend our legal rights or such claims. This would include complaints and claims which you may bring against us or which are submitted to a court, regulatory authority or ombudsman.

When we have no ongoing legitimate need to process your personal information, we will either delete or anonymise it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

If you consent to us holding your personal data and using it for the reasons explained, please tick to confirm. I agree

If you consent to us holding your personal data and using it for direct marketing purposes, please tick to confirm. I agree

Marketing Preference: Telephone Post Email
Personal Correspondence: Telephone Post Email Secure Email

Your Consent

By signing below, you are confirming that you accept the terms of this document. Before doing so, please contact us if you have any queries or concerns regarding the contents of this document.

Print Name (s)	
Signature (s)	
Date	