



## **HFP Privacy Policy and Your Agreement with Us**

### **1 Introduction**

1.1 Harrold Financial Planning Limited (“HFP”, “we”, “us”, or “our”) are committed to respecting and protecting your privacy. This Privacy Policy (the “Policy”) explains how we will collect, store and use any personal data you provide and when you otherwise communicate with us (including in the course of the financial services we provide or the running of our business).

1.2 Our details are as follows:

Data controller: Harrold Financial Planning Limited, 3 Dereham Road, Hingham, Norwich, NR9 4HU and 3 Merchants Court, St Georges Street, Norwich, NR3 1AB.

ICO registration number: Z1344593

1.3 This Policy may change from time to time and, if it does, the up-to-date version will always be available on our website and becomes effective immediately.

1.4 Please take the time to read this Policy, which contains important information about the way in which we process personal data.

1.5 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.

### **2 Information we may collect about you**

2.1 We may collect and process information about you through various means, including:

- in the course of carrying out work for you (or your business)
- by email or other electronic correspondence
- by telephone

2.2 The personal data you give to us may include:

- your name and title
- contact information, including telephone number, postal address and email address
- information relating to your location, preferences and / or interests
- details of your assets, income, debts and liabilities
- in certain circumstances, data relating to health (including disabilities), ethnicity, race, and other ‘special category personal data’

2.3 If you contact us, we may keep a record of that correspondence or telephone call.

### **3 Cookie Policy**

3.1 Our website uses cookies to distinguish you from other users, to improve your experience on our website, and, to recommend content that may be of interest to you. For further details, please contact us.

#### **4 How we will use your information**

4.1 We may use your information for the following purposes:

- to respond to any query that you may submit to us
- to manage our relationship with you (and/or your business), including by maintaining our database of clients and other third parties for administration, and accounting and relationship management purposes
- to complete our contractual obligations to you, or otherwise taking steps as described in our engagement terms and/or our Retail Client Agreement (including any associated administration)
- to carry out any relevant conflict checks, anti-money laundering and sanctions checks and fulfilling our obligations under any relevant anti-money laundering law or regulation (including under The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017)
- to send you any relevant information on our services and events that may be of interest to you using the email and/or postal address which you have provided, but only if you have given us your consent to do so or we are otherwise able to do so in accordance with applicable European Data Protection Legislation:-
  - to administer our website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey responses
  - as part of our efforts to keep our website safe and secure
  - to comply with any other professional and regulatory obligations which apply to us or policies that we have in place
  - as we feel is necessary to prevent illegal activity or to protect our interests.

#### **5 Legal grounds for processing your information**

5.1 We will rely on the following legal bases under European Data Protection Legislation for processing your personal data:

- Performance of, or entry into, a contract. The personal data that we are required to collect in order to comply with any other professional and regulatory obligations which apply to us must be provided to us in order for us to perform this contract. We would not be able to act for you without this personal data.
- Compliance with a legal obligation to which we are subject.
- We have a legitimate interest in doing so as a financial services provider (and where our legitimate interests are not overridden by your (or the relevant individual's) own interests or fundamental rights or freedoms). These legitimate interests will include our interests in managing our relationship with our clients, administering visits to our offices and ascertaining achievement of proper standards/ compliance with policies, practices or procedures.
- Where processing of 'special category data' is necessary in the context of the establishment, exercise or defence of claims. In certain circumstances, such as those described in 4.1 above or where we need to process 'special category data' in the context of our agreed work but outside the scope of paragraph 5.1 above, where we have obtained your express consent to do so. As we will explain at the time we collect your consent, you may withdraw it at any time in accordance with the information we provide to you at that time.

#### **6 Sharing your information**

6.1 We may share your details with carefully selected third parties. These may include service providers, support services and third parties instructed to enable us to fulfil our contractual obligations to you and/or our clients in the course of business.

6.2 If we share your information with third parties they will process your information as either a data controller or as our data processor and this will depend on the purposes of our sharing your personal data. We will only share your personal data in compliance with the European Data Protection Legislation.

6.3 We may disclose your information to third parties when:

- you specifically request this or it is necessary to provide our financial services to you (e.g. when we need to instruct experts in another jurisdiction to provide advice which you have requested)
- in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets
- if we are under a duty to disclose or share your personal data in order to comply with any legal obligation This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

6.4 The third parties include:

- our preferred Product Providers & Investment Houses (including as permitted by The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 which, for the purposes of preventing money laundering or terrorist financing, may require us to disclose your personal data)
- our insurers
- our auditors, including external accreditation bodies
- other professional advisors or third parties (including accountants and technical experts) with whom we engage as part of our work for our clients or who our clients separately engage in the same context
- our Regulator, the Financial Conduct Authority (FCA)
- our data processors providing security, email security, data governance, archiving, confidential waste disposal and other IT and business support services
- analytics and search engine providers that assist us in the improvement and optimisation of our website
- any third party you ask us to share your data with.

6.5 Our website may, from time to time, contain links to and from the websites of other parties and partners. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

6.6 We will not rent or sell our users' or other contacts' details to any other organisation or individual.

## **7 Storage and retention of your personal data**

7.1 We follow strict security procedures as to how your personal information is stored and used, and who sees it, to help stop any unauthorised person getting hold of it. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access. Unfortunately, the transmission of information via the internet is not completely secure and although we do our best to protect your personal data, we cannot absolutely guarantee the security of your data.

7.2 We will keep your information stored on our systems for as long as it takes to provide the services to you and in accordance with our Terms of Business but not exceeding 80 years. We may keep your data for longer than our stated retention period if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research, preventing conflicts of interests or statistical purposes. If we do, we will ensure that appropriate safeguards are in place to protect your privacy and only used for those purposes.

7.3 The third parties we engage to provide services on our behalf will keep your data stored on their systems for as long as is necessary to provide the services to you.

7.4 We will, subject to paragraph 7.2, not store your information for longer than is reasonably necessary or required by law.

## **8 Sending your information outside of the EEA**

8.1 If we need to share your personal data with a recipient outside the European Economic Area (“EEA”) (e.g. a professional adviser or third party engaged by us or you as part of our work under an engagement letter) we will ensure we do so in compliance with European Data Protection Legislation, including where applicable by ensuring that the transfer is necessary to perform a contract in place with you or a contract entered into in your interests. If these transfers affect you, you may contact us to obtain more precise information and a copy of relevant documentation.

8.2 Our people may access our systems remotely when working abroad (including from jurisdictions outside the European Economic Area). Where they do so, they are required to use our systems and access any personal data in accordance with all the usual policies and procedures.

## **9 Withdrawal of consent**

9.1 Where we process your personal data we do so on the basis that you have provided your consent for us to do so for the purposes set out in this Policy when you submitted your personal data to us. You may withdraw your consent to this processing at any time by contacting us at [robyn@hfp.co.uk](mailto:robyn@hfp.co.uk).

9.2 If you do withdraw your consent, we may still be able to process some of the data that you have provided to us on other grounds and will notify you of these at such time.

## **10 Your information rights**

10.1 European Data Protection Legislation gives you the right to access information held about you. You are entitled to be told by us whether we or someone else on our behalf is processing your personal information; what personal information we hold; details of the purposes for the processing of your personal information; and details of any third party with whom your personal information has been shared.

10.2 You can access the personal information we hold on you by writing to Mr Robyn Lovatt, Harrold Financial Planning Limited, 3 Dereham Road, Hingham, Norwich, NR9 4HU. You can also contact us by email at [robyn@hfp.co.uk](mailto:robyn@hfp.co.uk) or by telephone using 01953 851151.

10.3 We will ask you to provide proof of identity before we show you your personal information so we can prevent unauthorised access.

10.4 Please note: For any access request is deemed excessive or especially repetitive, we may charge a ‘reasonable fee’ for meeting that request. Similarly, we may charge a reasonable fee to comply with requests for further copies of the same information. (That fee will be based upon the administrative costs of providing the information).

10.5 You have the additional rights to request rectification and erasure of your personal data and to request restriction of, and to otherwise object to, our processing of your personal data and you can exercise these rights at any time by contacting Robyn Lovatt.

10.6 You will also be entitled to receive the personal data that you have provided to us in a structured, commonly used and machine-readable format, and to transmit that data to another data controller. You can exercise this right by contacting us at [robyn@hfp.co.uk](mailto:robyn@hfp.co.uk).

## **11 Complaints**

11.1 If you consent to us contacting you, we will always aim to be respectful, relevant and appropriate. If at any time you do not think that we have complied with this, please contact us straight away to let us know.

11.2 You also have the right to make a complaint to the Information Commissioner’s Office. For more details please visit the ICO website.

## **12 Contact**

Questions, comments and requests regarding this Policy should be addressed to our Data Protection Officer:

Name: Mr Robyn Lovatt

Address: Harrold Financial Planning Limited, 3 Dereham Road, Hingham, Norwich, NR9 4HU

Telephone number: 01953 851151

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**Data Protection Declaration**

**We confirm that, when processing data on your behalf, we will comply with the relevant provisions of the Data Protection Act 1998 and the General Data Protection Regulation (GDPR - Regulation (EU) 2016/679).**

Your personal information is very important to us. We will endeavour to take all due care to protect this information. We would like to highlight certain points relating to your information that you should be aware of. Some services are provided to Harrold Financial Planning Limited (HFP) by third parties (such as processing business or obtaining compliance or regulatory advice), which warrant the disclosure of more than just your basic contact details. You agree that personal information held by HFP may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998 and GDPR - Regulation (EU) 2016/679, to any such third parties. You also agree that this information may be transferred electronically, e.g. by email and you agree that HFP, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Product Providers and Investment Management companies may administer policies and plans you have with them and provide other services, from locations in countries outside Europe (such as India and the USA) that do not always have the same standard of Data Protection laws as the UK. However, they are required to put controls in place to ensure that your information is adequately protected and they undertake to be bound by the obligations under the Data Protection Act even when your personal information is processed outside Europe.

To enable us to provide the services we have agreed and for other related purposes, including updating and enhancing customer records, analysis for management purposes and statutory returns, crime prevention and legal & regulatory compliance, we may obtain, use, process and disclose personal data about you.

**CONSENT to hold, store and process your Personal Data**

Information supplied may be stored on computer or paper records and may be used for Regulatory, record-keeping, contact and marketing purposes by HFP. Details may be passed to our Regulatory Authorities and Auditors for the purpose of compliance. We will NOT pass on your data to third parties for any marketing purposes.

Do you consent to this? YES

..... Client name

..... Client signature Date .....

..... Partner name

..... Partner signature Date .....

**N.B. If you do not wish for your data to be stored on computer records, we will be unable to act for you.)**

**CONSENT for Harrold Financial Planning Limited to contact you**

HFP wish to gain your agreement, so we may contact you at any point in the future (including by post, telephone and email) for ongoing services and marketing purposes.

Do you consent to this?        YES   

..... Client name

..... Client signature                                  Date .....

..... Partner name

..... Partner signature                                  Date .....

**WITHDRAWAL OF CONSENT**

If at any time you wish us or any company associated with us to cease obtaining, using, processing and disclosing personal data about you (including contacting you for marketing purposes), please contact us to withdraw your consent:

....in writing    write to Mr Robyn Lovatt, Harrold Financial Planning Limited, 3 Dereham Road, Hingham, Norwich, NR9 4HU.

....by phone    telephone Robyn Lovatt on 01953 851151

....by email    using [robyn@hfp.co.uk](mailto:robyn@hfp.co.uk)

Subject to certain exceptions, you are entitled to have access to your personal data held by us.

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**Version 1 – 25 May 2018**