

## Privacy Notice

This privacy notice explains how Realise Financial Planning Ltd use any personal information collected about you.

### What information do we collect about you?

We collect information about you when you request us to provide you with quotes for our services and engage us for financial planning services. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information. We'll use your information collected from the website to personalise your repeat visits to the site.

We try, at all times, to keep all personal data collected and processed accurate and up to date. We check the accuracy of data when it is collected and at regular intervals thereafter. Where any inaccurate or out-of-date data is found, all reasonable steps will be taken to amend or erase that data, as appropriate.

### Information about connected individuals

We may need to gather personal information about your close family members and dependants in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We'll provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

### Why do we need to collect and use your personal data?

The primary legal basis that we intend to use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

Where special category data is required, we'll obtain your explicit consent in order to collect and process this information.

### How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

### Who might we share your information with?

Sense Network Ltd, as the regulated principal of our firm is also a data controller for your personal data.

In certain circumstances we or they may inform you about how you can access their privacy notices, which will give further information as to how they use your personal data and how you can exercise your rights in relation to your personal data.

In order to deliver our services to you effectively we may also send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product and platform providers that we use to arrange financial products for you.

Where third parties are involved in processing your data, we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit such as password protection on documents and encrypted emails.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

If you agree, we may email you about other products or services that we think may be of interest to you.

We use tools supplied by third parties for profiling customers and agreements are in place to protect your data in accordance with data protection laws and policies.

We won't share your information for marketing purposes with other companies.

### How long do we keep hold of your information?

During the course of our relationship with you we'll retain personal data which is necessary to provide services to you. We'll take all reasonable steps to keep your personal data up to date throughout our relationship.

We are also subject to regulatory requirements to retain your data for specified minimum periods.

These are, generally:

- Five years for investment business
- Indefinitely for pension transfers and opt-out business
- Three years for insurance business

These are minimum periods, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it's in our legitimate interests to do so.

When determining the appropriate retention period, we consider the risks of the processing, our contractual, legal and regulatory obligations, internal retention policies and our legitimate business interests as described in this privacy notice.

You have the right to request deletion of your personal data. We'll comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

## How can I access the information you hold about me?

You have the right to request a copy of the information that we hold about you. If you'd like a copy of some or all of your personal information please email or write to us using the contact details noted below.

You may make a subject access request ("SAR") at any time to find out more about the personal data which we hold about you. We are usually required to respond to SARs within one month of receipt (this can be extended by up to two months in the case of complex and/or numerous requests, and in such cases the data subject shall be informed of the need for the extension).

All subject access requests must be sent to our Data Protection Officer.

We do not charge a fee for the handling of normal SARs. The Company reserves the right to charge reasonable fees for additional copies of information that has already been supplied to a data subject, and for requests that are manifestly unfounded or excessive, particularly where such requests are repetitive.

You also have the following rights in respect of your personal data:

- The right to be informed of the processing
- The right to rectification
- The right of erasure
- The right to restrict processing
- The right of data portability
- The right to object to processing
- The right to understand automated decision making and profiling.

For more details on how to exercise these rights please contact us.

When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

## Automated decision making and profiling

If you use our risk profiling tool, your personal information will be gathered through the information that you input onto the system. Your data is collected in order for us to carry out the service for which you engage us. If you're unsure about the outcome of the automated process you can contact us to discuss or to challenge the outcome.

For profiling purposes, the following shall apply:

- a) Clear information explaining the profiling will be provided, including its significance and the likely consequences
- b) Appropriate mathematical or statistical procedures will be used
- c) Technical and organisational measures necessary to minimise the risk of errors and to enable such errors to be easily corrected shall be implemented; and
- d) All personal data processed for profiling purposes shall be secured in order to prevent discriminatory effects arising out of profiling.

We take measures to ensure the security of your data. We don't use any special category data (such as data about your health) in the automated process unless it's strictly necessary to deliver our service and we have obtained your explicit consent to do so.

We regularly check our systems for accuracy and bias and feed any changes back into the design process.

### Marketing

We'd like to send you information about our products and services which may be of interest to you. If you've agreed to receive marketing information, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact us by email or post.

### Cookies

We use cookies to track visitor use of the website and to compile statistical reports on website activity.

For further information visit <http://www.allaboutcookies.org/>

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

### Other websites

Our website contains links to other websites. This privacy policy only applies to our website so when you link to other websites you should read their own privacy policies.

### What can you do if you are unhappy with how your personal data is processed?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
0303 123 1113 (local rate)

### Changes to our privacy policy

We keep our privacy policy under regular review, and we'll inform you of any changes when they occur. This privacy policy was last updated on 16/08/2024.

### How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you: by email at [miles.hendy@realisefp.co.uk](mailto:miles.hendy@realisefp.co.uk)

Or write to us at Realise Financial Planning Ltd, 15 Bellevue Mansions, Bellevue Road, Clevedon, BS21 7NU