

Privacy Notice

Carrick Financial Management Ltd, 16 Brenkley Way, Blezard Business Park, Newcastle upon Tyne, NE13 6DS.

TEL: 0191 2170007

EMAIL: enquiries@carrickfinancialmanagement.net



About this notice

Our privacy notice explains how we use personal data, describes the categories of personal data we process and for what purposes. We are committed to collecting and using data fairly and in accordance with the requirements of the General Data Protection Regulation (**GDPR**).

We take your privacy seriously and you can find out more here about your privacy rights and how we gather, use, and share your personal information.

Your privacy rights

You have the right to see what personal information we hold about you and you can ask us to correct inaccuracies, delete or restrict personal information or ask for some of your personal information to be provided to someone else. You have the right to object to how we use your personal information. If you need to contact us in relation to any of your rights or wish to make a complaint about how we have used your personal information directly to using the contact details indicated on the first page of this notice, or to the Information Commissioner's Office (**ICO**).

- **Right to withdraw consent:** where you have given us your consent to use personal information, you can withdraw your consent at any time.
- **Access to your personal information:** You can request access to a copy of your personal information. We will not normally charge for providing this information to you.
- **Portability:** You can ask us to provide you or a third party with some of the personal information that we hold about you in a commonly used electronic form.
- **Rectification:** You can ask us to change or complete any inaccurate or incomplete personal information held about you.
- **Erasure:** You can ask us to delete your personal information where it is no longer necessary for us to use it, you have withdrawn consent, or where we have no lawful business for keeping it. Note that we might be required by regulations to retain your information, even if you want it to be deleted.
- **Right to object:** You can object to our processing of your personal information.
- **Restriction:** You can ask us to restrict the personal information we use about you where you have asked for it to be erased or where you have objected to our use of it.

Legal basis for collecting/processing information

The legal basis on which most of the information that you provide will be collected and processed is to enable us to provide the financial advice that we have agreed you require.

However, some types of information require your explicit consent. In particular, where we identify that it is relevant to obtain details from you in relation to any adverse health history you might have, we will seek your explicit consent. Where you have given us consent, you have the right to withdraw it at any time.

What kinds of personal information we use

We use information relating to your personal situation and financial position.

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How we gather your personal information

We obtain personal information:

- directly from you, usually in a face to face meeting, but potentially also by telephone or other means;
- from other organisations such as investment/pension/insurance providers, where you have provided authority for them to share information relating to your existing plans;
- from your professional advisers, where you have provided authority for them to share information; and
- we may also obtain some personal information from recording calls or meetings or by making contemporaneous notes of calls or meetings.

How we use your personal information

We hold your personal information as Data Controllers in accordance with the requirements of the Data Protection Act 2018 and the EU General Data Protection, together referred to as the 'Regulations'.

We use this information to analyse your current and future financial needs so that we can ensure that any subsequent advice takes due account of, and is suitable to, your circumstances.

We will not share your information with any other party except as indicated in this privacy notice or where required to do so by any statutory, governmental, or regulatory body for legitimate purposes.

Sharing and transferring personal information

Where necessary to the provision of our service, we may share your personal information with third parties. The categories of third party are listed below:

- annuity providers;
- back office systems providers;
- compliance consultants;
- independent financial advisers (IFAs);
- insurance providers;
- investment platforms;
- investment providers;
- legal advisers;
- paraplanners;
- pension providers;
- providers of pension transfer comparison reports; and
- third party software providers.

We will confirm the actual third parties with whom we might/will share your information when we have identified the product/service providers that we recommend you use. This will usually be done in our suitability report in which we will detail our recommendations to you.

Until you have been informed of the actual third parties with whom we share your information, and have not withdrawn your consent to that sharing, we will only share in a way that does not enable the third party to identify you.

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Where necessary to implement the service that you require, your personal information might be transferred to other countries outside the UK, but only to jurisdictions where suitable protection is in place.

Keeping personal information

We keep your personal information securely for as long as we need to for the purpose of providing you with financial advice under the terms of our service/fee agreement (contract) or for as long as we are required to by the relevant regulations.