



# Watson French

INDEPENDENT FINANCIAL PLANNING  
& INVESTMENT MANAGEMENT



## Client Privacy Policy

This privacy policy explains how we use any personal information we collect about you.

### What information do we collect?

When you engage us to provide you with financial advice we will collect information about your personal and financial circumstances. We may also collect certain categories of sensitive personal data, including (but not limited to) your physical or mental health, political opinions, religious beliefs, sexual life, racial origin, criminal offences, or trade union activities, as necessary for the provision of our services. We may also collect information when you voluntarily provide feedback to us.

### Collecting information about connected individuals

In order to ensure our advice is suitable we may need to collect information about individuals who are connected to you, such as close family members and dependants. In such cases, it will be your responsibility to ensure that you have the consent of the connected individual(s) to pass their information to us. We will ensure a copy of this Privacy Policy is available to them.

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

We have a legal and regulatory obligation to collect your personal information before we can provide you with advice. The information that we collect about you will enable us to offer you advice which is suitable for you, taking into account your personal and financial circumstances.

## **Who will we share your information with?**

In order to advise you we may send your personal information to third parties, such as product and platform providers, life offices, mortgage lenders, back office system providers, identity verification companies and any other financial product provider which we have recommended to you.

We will have a contract in place with any third party involved in processing your personal information, ensuring that the third party has a clear purpose for processing your information and that they comply fully with all data protection laws. We will ensure that any transmission of your personal data to these third parties is secure.

If you agree, we may contact you from time to time with news and information about other products or services we believe may be of interest to you. We will not share your personal information with other companies for marketing purposes.

## **How long do we store your personal information for?**

We are subject to regulatory requirements which govern how long we must retain your data; these are:

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

These are minimum periods for which we have a legal obligation to retain your data. We reserve the right to retain data for longer where we have a legitimate interest to do so, subject to a maximum period of 50 years. You have the right to request deletion of your personal data, subject to the restrictions and legitimate interests noted above.

We will take all necessary measures to safeguard your personal information against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

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

You have the right to request a copy of any or all of the personal information we hold about you. If you would like to do so, please submit a request in writing, by email or by telephone to the Data Protection Officer at the following address:

In writing:     Watson French Ltd  
                  Courtleigh House  
                  74/75 Lemon Street  
                  Truro  
                  Cornwall  
                  TR1 2PN

Email:           [enquiries@watsonfrench.co.uk](mailto:enquiries@watsonfrench.co.uk)

Telephone:     01872 225 885

We will endeavour to provide you with a copy of the personal information we hold about you as soon as practicable and in any case, within 30 days of your request. There is no charge for us supplying you with this information.

Where your personal information has been processed by automated means you have the right to ask us to transfer your information 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 amend or remove any information we hold about you which is incorrect.

## Marketing

From time to time we would like to send you information about products and services we believe may be of interest to you. If you have agreed to receive such marketing communications from us you can opt out at any point by contacting us at the address above.

## **Internet cookies**

We use cookies to track visits to our company website and to monitor visitor activity. For more information on internet cookies please visit <http://www.allaboutcookies.org/>. You can set your internet browser so that it does not accept cookies and can remove any cookies you have already accepted.

This privacy policy applies only to our website and not to any website which may be linked to from our website. When following links to other websites you should read their own privacy policies.

## **What if you are unhappy with how we have processed your personal information?**

If you are unhappy with how we have processed your personal information you have the right to make a complaint to the Information Commissioner's Office. Their address is:

In writing: Information Commissioners Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Telephone: 0303 123 1113

## **Changes to our Privacy Policy**

We will regularly review our Privacy Policy to ensure it remains fit for purpose. We will inform you of any changes via our website.

## Declaration

Watson French Ltd have provided me/us with a copy of their Privacy Policy, which provides information on the nature and purpose for which they will process personal information. I/we have been informed about my/our right to access and request deletion of any personal information Watson French hold about me/us and about timescales and constraints for the retention and deletion of personal information.

I/we hereby give my consent for Watson French Ltd to collect, store, process and disclose my/our personal information to third parties as necessary, including any sensitive personal information where it is required in order to carry out the service I/we require:

Signed \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

Signed \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

## Marketing preferences

I/we consent to be contacted for the marketing purposes detailed above by the following methods:

Post

Email

Telephone