**Data Privacy Notice**

**MJR Financial Services**

**Personal Finance Portal (PFP)**

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

**What information do we collect about you?**

We collect information about you when you engage us for financial planning or financial advice. 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 not collected using cookies.

**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?**

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

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

In order to deliver our services to you effectively we may 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. We shall take care to ensure the information we send is either password protected or encrypted before it is sent.

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.

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

In principle, your personal data should not be held for longer than is required under the terms of our contract for services with you. However, we are subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us. In any case, we shall not retain your personal data for longer than is absolutely necessary, however, given the open-ended nature of our commitment and relationship to you, we cannot provide an absolute timescale.

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, providing your name, address, date of birth and proof of ID, along with details of the information required.

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 PFP Service, 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.

We take measures to ensure the security of your data which will be protected by password and held on secure servers. 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.

**Marketing**

Occasionally we may 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. The contact details are detailed under the heading “How to contact us”

**Cookies**

We do not automatically store the information of visitors to our website. The site may log the IP address and session information, such as OS type, software used and duration of visit. This data would be used only by the administrator of the website and for statistical purposes.

Cookies are not used for the collection of personal information; however, cookies may be used to store information regarding your visits to this website. This information is stored on your computer and will not be collected/ stored/ processed by us.

If we wished to collect any information for the purposes of marketing, we will make this clear before any information will be collected.

**Other websites**

Our website contains links to other websites. This privacy policy only applies to this 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 place any updates on this web page This privacy policy was last updated on 2 November 2021.

**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 info@mjrfinancialservices.co.uk

Telephone: 01507 604550

Or write to us at: 33 Mercer Row, Louth, Lincolnshire, LN11 9JG