

# Data Privacy Notice

## MJR Financial Services

We take your privacy very seriously and we ask that you read this privacy notice carefully. This privacy notice explains how we use any personal information we collect about you. We will use your contact details for legitimate business purposes to tell you about your financial circumstances.

MJR Financial Services is authorised and regulated by the Financial Conduct Authority. MJR Financial Services' Financial Services Register number is 711711 whose address is 33 Mercer Row, Louth Lincs. LN11 9JG

We provide you with intermediary services for investment, pension, protection and/or general insurance products.

## 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.

## Special Category Data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation.

As part of the Information Commissioner's statutory and corporate functions, we may process special category data in accordance with the requirements of Article 9 and 10 of the General Data Protection Regulation ('GDPR') and Schedule 1 of the Data Protection Act 2018 ('DPA 2018').

Special category data is defined at Article 9 GDPR as personal data revealing:

Racial or ethnic origin, Political opinions, Religious or philosophical beliefs, Trade union membership, Genetic data, Data concerning health or Data concerning a natural person's sex life or sexual orientation.

## **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 and we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns, please contact us in one of the ways described below.

## **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?**

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.

## Information collected from other sources

We also obtain personal data from other sources in the course of providing our intermediary services. Where we obtain this information from another party it is their responsibility to make sure they explain that they will be sharing personal data with us and, where necessary, ask permission before sharing information with us.

The personal data we obtain from other sources may include the following:

- From product providers:
  - Product details
- From identification and verification checking agencies:
  - Identity information
  - Sanction check information

## 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.

## Personal Finance Portal (PFP)

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.

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

## How we contact you

We will provide all non-confidential documentation via email where possible. Where you hold a PFP account we will provide both confidential and non-confidential documentation via this portal. Where we do not hold an email address for you, we will use the post.

## Marketing

We will not contact you or pass on your details to a third party for marketing purposes.

## 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 15 February 2022.

## 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](mailto:info@mjrfinancialservices.co.uk)

Telephone: 01507 604550

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