GRANGE ESTATES
WEALTH MANAGEMENT

Privacy Notice and Consent

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

We take your privacy seriously. This document explains your privacy rights and how we gather, use and share your personal information, and allows you to give consent for us to collect and process your personal information as described in this notice.

Who We Are

Grange Estates Wealth Management is a trading style of First Service Financial Limited of 204 Ashby Road, Loughborough. Leicestershire. LE11 3AG acts as controller for the personal information you provide to us.

Your Rights

You have the right to object to our processing of your personal information. You also have the right to access, correct, sometimes delete, and restrict the personal information we use. In addition, you have a right to complain to us and to the data protection regulator. Contact details are shown here.

- Francesca Hayes: frankiehayes@firstservicefinancial.co.uk or write to us at 204 Ashby Road, Loughborough. Leicestershire. LE11 3AG
- Information Commissioner: ico.org.uk/global/contact-us

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 our processing of your personal information for marketing purposes. 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, write directly to us or to the Information Commissioner's Office; you can use the contact details indicated above.

- **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, where you have withdrawn consent, or where we have no lawful basis 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 for marketing purposes.
- **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 the information that you provide will be collected and processed is your explicit consent. Your consent is given by signing this document where indicated on page 3.

Where you have given us consent, you have the right to withdraw it at any time. We will ask you to reaffirm your consent at least every two years.

What Kinds of Personal Information We Use?

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

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.
- 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 Regulation, together referred to as the 'Regulations'. We use this information to analyse your current and future financial needs so that we can ensure 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 Statement 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 such as:

- Insurance Providers
- Pension Providers
- Annuity Providers
- Enhanced Annuity Providers
- Pension Quotation Providers
- Mortgage Providers
- Protection Providers
- Investment Providers
- Investment Platforms
- Secured Loan Intermediaries
- The Yardstick Agency (informative emails and guides)
- Solicitors/Conveyancers (if applicable)
- Will Writers (if applicable)

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. We may approach more than one provider for the purposes of obtaining the best option for your requirements. We may receive a fee for introducing you to certain third party firms.

In the majority of instances, and in order to carry out our investigations, the following back-office systems are used in order for us to conduct relevant research:

- Providers of pension transfer/switch comparison reports (O and M, Defaqto)
- Attitude to Risk (Dynamic Planner)
- Mortgages (Mortgage Brain)
- Protection Providers (Assureweb, Iress)
- Product research (Synaptic)
- Cash Flow Forecasting (CashCalc, Voyant)
- Electronic Identity Verification Services (GB Group, Credit Safe)

In order to correctly store and process your details, we use the services of several ancillary providers:

- Compliance Advisers (Threesixtyservices, Ateb)
- Legal Advisers (Notification will be provided if relevant)

- Back Office Systems Providers (Intelligent Office)

Until you have been informed of the actual third parties with whom we might 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.
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 relevant regulations.

Your Preferences and Consent

Do You Wish To Be Contacted For Marketing Purposes?

From time to time, we would like to send you information about our company and services. Please indicate your consent as follows:

	Yes	No	Related Products/Services only
Applicant 1	☐	☐	☐
Applicant 2	☐	☐	☐

Please indicate your preferred method(s) of contact:

	Applicant 1		Applicant 2	
	Yes	No	Yes	No
Phone	☐	☐	☐	☐
Automated Calls	☐	☐	☐	☐
Letter	☐	☐	☐	☐

	Applicant 1		Applicant 2	
	Yes	No	Yes	No
Email	☐	☐	☐	☐
SMS/Picture messaging	☐	☐	☐	☐
Social Media	☐	☐	☐	☐

Client Name (please print)	Signature	Date
Applicant 1		
Applicant 2		

Consent to Process Personal Information

By signing this consent form, you agree that we can process, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management in relation to your financial affairs, now and until your consent is withdrawn. **You can withdraw your consent at any time by contacting us at the address shown on page 1 of this Privacy Notice.**

I/We consent to my/our personal details being processed as described in this notice, for the purposes of receiving financial advice as identified and agreed with Grange Estates Wealth Management.

By signing this consent, you agree that we can process, both manually and by electronic means, your personal data for the purpose of sharing your information with another regulated firm in relation to Defined Benefit Pension Advice, now and until your consent is withdrawn. **You can withdraw your consent at any time by contacting us at the address shown on page 1 of this Privacy Notice.**

Complete Only If Applicable – Consent to Third Party referral for Defined Benefit Advice

Client Name (please print)	Signature	Date
Applicant 1		
Applicant 2		