

Privacy Notice

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, financial advice and investment management services. This information will relate to your personal and financial circumstances and includes:

- Who you are e.g. your name, date of birth and contact details
- Your financial details and circumstances relating to our services e.g. bank details and financial protection and investments plans
- Details you provide about other people relating to our services e.g. joint applicants, dependants (including children) or beneficiaries

It may also include sensitive information (known as 'special category data') such as details about your health, if this is necessary for the provision of our services.

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

We will only ever collect and use your personal information where it is necessary, fair and lawful to do so.

The primary lawful basis that we intend to use to process your information is for the performance of our contract with you. The information that we collect about you is essential for us to be able to effectively carry out the services that you require from us.

We also need it to fulfil our legal and regulatory obligations.

Where special category data is required, we will obtain your explicit consent in order to collect and process this information.

How do we collect your personal information?

We collect your personal information directly from you, from a variety of sources, including:

- Fact finding forms
- Meetings with us
- Emails or letters that you send to us
- Phone conversations with us

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

It is our company policy to record all meetings and telephone calls with you.

We also collect information relating to usage of our website using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour 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?

In order to effectively deliver our services to you we may share your details with 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 information, we will 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 information and that they will only act in accordance with our written instructions.

Where it is necessary to forward your personal information to a third party, we will use appropriate security measures to protect it in transit.

We will not share your information for marketing purposes with other companies.

How long do we keep hold of your information?

In principle, your personal information 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 information for specified minimum periods. We reserve the right to retain your information for longer where we believe that it is in our legitimate interests to do so.

If you decide not to appoint us following your initial consultation, we will delete your personal information within three months of your decision.

You have the right to request deletion of your personal information. We will comply with your request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

Right to access information that we hold about you

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please email or write to us using the contact details noted below.

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.

Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up to date. To assist us with this we use electronic software provided by an external third party. Your personal details will be stored on their system for the purpose of ongoing monitoring throughout our relationship with you.

Cookies

We use cookies to track visitor use of the website and to compile statistical reports on website activity. We do not use or share information for marketing purposes.

For further information about cookies visit <http://www.allaboutcookies.org/>.

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

Other websites

Our website contains links to other websites. This privacy notice only applies to our 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 information is processed?

You 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)
<https://ico.org.uk/make-a-complaint/>

Changes to our privacy notice

We keep our privacy notice under regular review, and we will inform you of any changes when they occur. This privacy notice was last reviewed on 5 December 2022.

How to contact us

Please contact us if you have any questions about our privacy notice or information we hold about you:

by email at info@mearnscompany.com.

Or write to us at:

Mearns & Company
Anchor House
112 Commercial Street
Edinburgh
EH6 6NF