



## **GDPR Privacy Policy**

**This privacy notice explains how Penguin uses any personal information we collect about you.**

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

Penguin collect information about you when you engage us for financial planning or advice. This information relates to your personal and financial circumstances. It may also include special categories of personal data such as 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.

### **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 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 effectively that you require from us. Without collecting your personal data we would be unable to fulfil our legal and regulatory obligations.

If we need to obtain sensitive personal data such as information about your health, we will obtain your explicit consent to collect and process this information.

### **How will we use the information about you?**

We collect information about you to provide you with the services for which you engage us.

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

***If you agree***, we may email you about other products or services that may be of interest to you. We will not share your information for marketing purposes with any other companies.

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 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 data and that they will only act in accordance with our written instructions.



Where it is necessary for your personal data to be forwarded to a third party we will use appropriate security measures to protect your personal data in transit. In most cases we submit data directly into a secure online environment of a provider. Where we need to send a paper copy it will be sent via recorded delivery. If we need to send anything via email we will use a password protected PDF.

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 shouldn't be held for longer than is required under the terms of our contract for services with you. Our services are likely to involve advice on long-term investments (e.g. pension portfolios and insurance-based products with long periods to maturity).

We will need to hold and process your personal data relating to such long-term investments until after their maturity, plus any additional period required by law or by any regulator.

However, we are subject to regulatory requirements to retain data for specified minimum periods. As Penguin Wealth Planners Ltd is regulated by the FCA we have a legal obligation under MiFID II to hold records of processing activities for five years (with an option to extend it to seven years) and this would take precedence over your request for any erasure of those records before the period has expired. 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 will not retain your personal data for longer than three years after your death.

### **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 would like a copy of some or all your personal information, please email or write to us using the contact details noted below.

When your personal data is processed by automated means you have the right to ask us to move your personal data 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 correct or remove any information that you think is incorrect.



## **Marketing**

We would like to send you information about our products and services which may be of interest to you, and our monthly newsletter. If you have agreed to receive marketing information, you may opt out later.

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, or by clicking the unsubscribe button on the bottom of our marketing email.

## **Right to request erasure**

You can request Penguin to restrict or stop the processing of your data. Subject to certain limited exemptions, you have specific rights to access data which we hold on you, to correct inaccurate and incomplete personal data, to object to automated processing of your data, and in certain limited and specific circumstances, a right to have the data which we hold about you erased. You can contact our Privacy Officer at Penguin House, Raleigh Walk, Cardiff, CF10 4LN.

Requests for erasure will need to be considered by us in conjunction with our legal requirements to retain records under MiFID II.

## **Cookies**

We use cookies to track visitor use of the website and to compile statistical reports on website activity. For further information 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 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 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 1231113

### **Changes to our privacy policy**

We keep our privacy policy under regular review and we will place any updates on this web page. This privacy policy was last updated on 12/06/2023.

### **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@penguinwealth.com](mailto:info@penguinwealth.com)

Or write to us at Penguin Wealth Planners Ltd, Penguin House, Raleigh Walk, Cardiff, CF10 4LN.