



O'Connor and Co
(Financial Services) Limited

DATA PRIVACY NOTICE

We take your privacy very seriously and we ask that you read this privacy notice carefully as it contains important information on who we are, how and why we collect, store, use and share personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

Italicised words in this privacy notice have the meaning set out in the Glossary of Terms at the end of this document.

Who we are

O'Connor & Co (Financial Services) Ltd collects, uses and is responsible for certain personal data about you. When we do so we are required to comply with *data protection regulation* and we are responsible as a *data controller* of that personal data for the purposes of those laws.

When we mention "O'Connors", "we", "us" or "our" we are referring to O'Connor & Co (Financial Services) Ltd.

O'Connors is a company registered in England and Wales (company number 07498979) whose registered office is at Windsor House, Cliftonville, Northampton, NN1 5BE. O'Connor & Co (Financial Services) Ltd is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 542264.

We may make changes to this notice from time to time and will notify you if any such changes are significant.

The personal data we collect and use

In the course of providing our service to you we may need to collect some or all of the following personal data :

- *contact information*
- *identity information*
- *financial information*
- *employment status*
- *lifestyle information*
- *health information*
- *data about criminal convictions or offences details of any vulnerability*
- *details of your dependents and/or beneficiaries under a policy (If you are providing information about another person 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.)

- *existing product information*

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 – existing product details*
- *From identification and verification checking agencies*
 - *identity information*
 - *sanction check information*
- *From your Employer in respect of membership of group scheme arrangements (Pensions, Life and Private Medical Insurance, etc)*

Our Website - Cookies

Information relating to usage of our website may be collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information. We do not currently use any information collected from the website to personalise your repeat visits to our site. For further information our Cookies policy can be found on our website www.oconnorfs.co.uk.

How we use your personal data

We will only use your personal information when the law allows us to. Most commonly, we will use your personal information in the following circumstances, where:

- we need to perform the contract we have entered into with you
- we need to comply with a legal obligation
- it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests
- we have your consent

Primarily, we use your data and data about your family's circumstances to provide financial advice to you and

complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationship with you and meet our contractual obligations to you as detailed in our client agreement.

Where we are relying on legitimate interests to process your information, those legitimate interests are:

- Business operations & administration
- Commercial interests (e.g. business sales / due diligence activities)
- Service delivery
- Legal Audit & Risk Management

We carry out automated decision making for certain elements of our risk-profiling and suitability assessments, using tools that analyse the information you provide to help us understand your financial objectives and risk tolerance. These processes are carried out on the lawful basis of our legitimate interests in ensuring consistent and efficient advice, and our contractual obligation to provide you with suitable recommendations.

The below table also sets out:

- how we use your personal data
- the lawful bases upon which we collect and use your personal data
- who we routinely share your personal data with

Rationale/Reason for Processing	Lawful Basis for Processing	Third party recipients linked to that activity
Providing / arranging / transacting financial services / products	Performance of or entry into a contract	Product Providers (various) XPLAN – Back Office System Provider Research Tools – (various)
To apply for decisions in principle for protection and/or general insurance products on your behalf	Performance of or entry into a contract	Product Providers (various) Research Tool – The Exchange
To refer you to third party advisers to provide you with advice in relation to services we are not authorised to provide, ie mortgages	Consent	Alternative Financial / Mortgage Advisors Estate & Will Writing Services
To retain records of any services or advice provided to you by us in order to defend potential legal claims or complaints	Legitimate Interests + Legal Obligation	M A G Commercial (Data Storage Services) Financial Conduct Authority (FCA)
Purchasers / investors	Legitimate business interest	Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets or who are stakeholders or investors in our business.
To retain records of employees personal/financial / bank details	Performance of or entry into a contract + Legal Obligation	Product Providers (various)
Educational Support Services	Legal & Regulatory Obligations	Money Alive
ID Authentication	Legal & Regulatory Obligations	Yoti

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. These are known as 'special categories of data' and include data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

We may process:

- *health information, medical details and lifestyle information when providing intermediary*

services in relation to protection insurance products and retirement Income

In addition to the lawful basis for processing this information set out in the above table, we will be processing it either (i) for the purpose of advising on, arranging or administering an insurance contract or (ii) for the establishment, exercise or defence of legal claims.

In the course of our activities relating to the prevention, detection and investigation of financial crime, we may process criminal conviction or offence information.

Where we do so, in addition to the lawful basis for processing this information set out in the above table, we will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

Marketing

We may use personal data we hold about you to help us identify, tailor and provide you with details of products and services from us that may be of interest to you.

We will only do so where we have obtained your consent and then]have a legitimate business reason to do this and only in accordance with any marketing preferences you have provided to us.

In addition, where you provided your consent, we may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences please contact us:

By phone: 01604 219282

By email: louise@oconnorfs.co.uk

By Post: Windsor House, Cliftonville, Northampton, NN1 5BE

Whether information has to be provided by you, and if so why

We will tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data in order for us to provide, arrange or transact intermediary financial services / products.

How long your personal data will be kept

During the course of our relationship with you we'll retain personal data which is necessary to provide services to you. We'll take all reasonable steps to keep your personal data up to date throughout our relationship.

We're also subject to regulatory requirements to retain your data for specified minimum periods. These are, generally:

- Five years for investment business
- Three years for mortgage business
- Indefinitely for pension transfers and opt-out business
- Three years for insurance business

These are minimum periods, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it's in our legitimate interests to do so.

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.

Data Security and Storage

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instruction, and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

Transfer of your information out of the EEA

We will not transfer your personal data outside of the European Economic Area however Product Providers and Investment Management companies may administer policies & plans you have with them and provide other services, from locations in countries outside Europe (such as India and the USA) that do not always have the same standard of Data Protection laws as the UK.

However, they are required to put controls in place to ensure that your information is adequately protected and they undertake to be bound by the obligations under Data Protection legislation even when your personal information is processed outside Europe.

You have a right to ask us for more information about the safeguards we have put in place as mentioned above. To learn more, please see 'Your rights' below.

Your rights

You have legal rights under *data protection regulation* in relation to your personal data. These are set out under the below headings:

- To access personal data
- To correct / erase personal data
- To restrict how we use personal data
- To object to how we use personal data
- To ask us to transfer personal data to another organisation
- To object to automated decisions
- To find out more about how we use personal data

We may ask you for proof of identity when making a request to exercise any of these rights. We do this to ensure we only disclose information or change your details where we know we are dealing with the right individual.

We will not ask for a fee, unless we think your request is unfounded, repetitive or excessive. Where a fee is necessary, we will inform you before proceeding with your request.

We aim to respond to all valid requests within one month. It may however take us longer if the request is particularly complicated or you have made several requests. We will always let you know if we think a response will take longer than one month. To speed up our response, we may ask you to provide more detail about what you want to receive or are concerned about.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality we owe to others or if we are otherwise legally entitled to deal with the request in a different way.

To access personal data

You can ask us to confirm whether or not we have and are using your personal data. You can also ask to get a copy of your personal data from us and for information on how we process it.

To rectify / erase personal data

You can ask that we rectify any information about you which is incorrect. We will be happy to rectify such information but would need to verify the accuracy of the information first.

You can ask that we erase your personal data in certain circumstances.

We may not always be able to comply with your request, for example where we need to keep using your personal data in order to comply with our legal obligation or where we need to use your personal data to establish, exercise or defend legal claims.

To restrict our use of personal data

You can ask that we restrict our use of your personal data in certain circumstances, for example

- where you think the information is inaccurate and we need to verify it;
- where our use of your personal data is not lawful but you do not want us to erase it;
- where the information is no longer required for the purposes for which it was collected but we need it to establish, exercise or defend legal claims; or
- where you have objected to our use of your personal data but we still need to verify if we have overriding grounds to use it.

We can continue to use your personal data following a request for restriction where we have your consent to use it; or we need to use it to establish, exercise or defend legal claims, or we need to use it to protect the rights of another individual or a company.

To object to use of personal data

You can object to any use of your personal data which we have justified on the basis of our legitimate interest, if you believe your fundamental rights and freedoms to data protection outweigh our legitimate interest in using the information. If you raise an objection, we may continue to use the personal data if we can demonstrate that we have compelling legitimate interests to use the information.

To request a transfer of personal data

You can ask us to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it transferred directly to another data controller (e.g. another company).

You may only exercise this right where we use your personal data in order to perform a contract with you, or where we asked for your consent to use your personal data. This right does not apply to any personal data which we hold or process outside automated means.

To contest decisions based on automatic decision making

If we made a decision about you based solely by automated means (i.e. with no human intervention), and the decision made by us produces a legal effect concerning you, or significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where we are authorised by law to make such decisions and have adopted suitable safeguards in our decision-making processes to protect your rights and freedoms.

You can contact us for more information

If you are not satisfied with the level of information provided in this privacy notice, you can ask us about what personal data we have about you, what we use your information for, who we disclose your information to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any automated decision making using your personal data.

If you would like to exercise any of the above rights, please:

- Email on louise@oconnorfs.co.uk , or write to Louise Tait, Data Privacy, O'Connor & Co (Financial Services) Limited, Windsor House, Cliftonville, Northampton, NN1 5BE
- Let us have enough information to identify you, e.g. name, address, date of birth;
- Let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- Let us know the information to which your request relates.

Keeping your personal data secure

We have appropriate security measures in place to prevent personal data from being accidentally lost, or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

Our supervisory authority

If you are not happy with the way we are handling your information, you have a right to lodge a complaint with the Information Commissioners Office. It has enforcement powers and can investigate compliance with *data protection regulation* (www.ico.org.uk).

We ask that you please attempt to resolve any issues with us before the ICO.

How to contact us

Please contact Louise Tait, Data Privacy, O'Connor & Co (Financial Services) Limited if you have any questions about this privacy notice or the information we hold about you.

E-Mail : Louise@oconnorfs.co.uk

Address : Windsor House, Cliftonville, Northampton, NN1 5BE

Tel : 01604 219282

Glossary of Terms

we, us or our	O'Connor & Co (Financial Services) Limited A company registered in (England and Wales) 0748979 and having its registered office at Windsor House, Cliftonville, Northampton, NN1 5BE	lifestyle information	this includes both work and leisure behaviour patterns. Most relevant to your <i>products</i> may be your smoker status, alcohol consumption, health, retirement age and exercise habits
contact information	these are details that can be used to contact a person, including title, first name, surname, personal telephone number, fax, email address, home address, country, postcode or city of residence. This may also include work contact information such as work telephone number, fax, work email and work address	product	this is an investment, pension, protection and/or general insurance product in respect of which we provide, arrange or transact on your behalf
data controller	means a natural or legal person (such as a company) which determines the means and purposes of processing of personal data. For example, we are your data controller as we determine how we will collect personal data from you, the scope of data which will be collected, and the purposes for which it will be used in the course of us providing you with <i>intermediary services</i>	product provider	a company which provides investment, pension, protection and/or general insurance products (for a list of product providers which we work with, please contact us – see <i>How to contact us</i> above)
data protection regulation	applicable data privacy and protection laws	sanction check information	this is information relating to your politically exposed persons (PEPs) status and Her Majesty's Treasury financial sanctions status, which is recorded to prevent fraud and money laundering
employment status	this is information about your work, if you are employed, self-employed, unemployed, a student or on job seeker allowance	vulnerability	a vulnerable consumer is someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when an advisory firm is not acting with appropriate levels of care. These customers are more likely to suffer severe detriment if something goes wrong. Details of vulnerability fall in to the following categories: health; resilience (financial); life events; and capability (financial knowledge/confidence)
FCA	the Financial Conduct Authority, being the independent watchdog that regulates financial services		
financial information	this is information relating to your financial status, including salary/income, outgoings/expenditure, tax rate and P60		
health information	this is information relating to your medical history, including symptoms, diagnoses, procedures and outcomes, as well as information about your height and weight. This could include previous and current or persistent medical conditions and family medical history		
identity information	this is any information that can be used to distinguish a person or verify their identity, such as name, date of birth, place of birth, gender, marital status, national identity card/number, passport, drivers licence and national insurance number		
intermediary services	these are the services we provide, arrange or transact on your behalf to you in relation to financial services / products		