



## **Customer Privacy Notice**

### **Why should you read this document?**

During the course of dealing with John Yuille Financial Services (JYFS), I will ask you to provide me with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (**Your Personal Data**). This document is important as it allows me to explain to you what I will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

### **What do I mean by “Your Personal Data”?**

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your Investment/Mortgage and Insurance requirements Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing I may undertake in relation to this type of information)
- Any pre-existing investment/mortgage and insurance products and the terms and conditions relating to these



## **The basis upon which JYFS will deal with Your Personal Data**

When I speak with you about your investment/mortgage and insurance requirements I do so on the basis that both parties are entering a contract for the supply of services.

In order to perform that contract, and to arrange the products you require, I have the right to use Your Personal Data for the purposes detailed below.

Alternatively, either in the course of initial discussions with you or when the contract between me has come to an end for whatever reason, I have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, I may need to respond to requests from mortgage lenders, insurance providers and our Compliance Service Provider relating to the advice I have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, I will use Your Personal data for contractual responsibilities using the regulator The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which I might be subject. In such circumstances, I would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which I am subject.

## **The basis upon which JYFS will process certain parts of Your Personal Data**

Where you ask me to assist you with for example your insurance needs, in particular life insurance and insurance that may assist you in the event of an accident or illness, I will ask you information about your ethnic origin, your health and medical history (**Your Special Data**). I will record and use Your Special Data in order to make enquiries of insurance providers in relation to insurance products that may meet your needs and to provide you with advice/guidance regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 13, it is also very likely that I will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to me of information relating to historic or current criminal convictions or offences (together "**Criminal Disclosures**"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

I will use special Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice.

Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as my Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

## **How do I collect Your Personal Data?**

I will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to investment/mortgages and insurance (delete as appropriate). You will provide information to me verbally and in writing, including email.

I may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If I use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your credit



status. I will only do this if I have consent from you for me or my nominated processor to access your information in this manner. With regards to electronic ID checks I would not require your consent but will inform you of how such software operates and the purpose for which it is used.

### **What happens to Your Personal Data when it is disclosed to me?**

In the course of handling Your Personal Data, I will:

- Record and store Your Personal Data in my paper files, mobile devices and on my computer systems (*Websites, email, hard drives, and cloud facilities*). This information can only be accessed by employees and consultants within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Your Personal Data to Product Providers/Mortgage Lenders and Insurance Product providers, both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing me to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any investment/mortgage or insurance policy you may take out, or to inform you of any developments in relation to those products and/or policies of which I might become aware.

### **Sharing Your Personal Data**

From time to time Your Personal Data will be shared with:

- Investment Providers/Mortgage lenders and insurance providers
- Third parties who I believe will be able to assist me with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, my Compliance Advisers, Product specialists, estate agents, providers of legal services such as estate planners, conveyancing, surveyors and valuers (in each case where I believe this to be required due to your particular circumstances).

In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your investment/mortgage/Life Assurance enquiry and to provide you with my professional services.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure I can adequately fulfil my responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

### **Security and retention of Your Personal Data**

Your privacy is important to me and I will keep Your Personal Data secure in accordance with my legal responsibilities. I will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

I also expect you to take reasonable steps to safeguard your own privacy when transferring information to me, such as not sending confidential information over unprotected email, ensuring email attachments are



password protected or encrypted and only using secure methods of postage when original documentation is being sent to me.

Your Personal Data will be retained by me either electronically or in paper format for a minimum of six years, or in instances whereby I have legal right to such information I will retain records indefinitely.

### **Your rights in relation to Your Personal Data**

You can:

- request copies of Your Personal Data that is under our control
- ask me to further explain how I use Your Personal Data
- ask me to correct, delete or require me to restrict or stop using Your Personal Data (details as to the extent to which I can do this will be provided at the time of any such request)
- ask me to send an electronic copy of Your Personal Data to another organisation should you wish
- change the basis of any consent you may have provided to enable me to market to you in the future (including withdrawing any consent in its entirety)

### **How to make contact with JYFS in relation to the use of Your Personal Data**

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

John Yuille : m 07976 720065 ; e [john@jyfs.co.uk](mailto:john@jyfs.co.uk) OR in writing to John Yuille Financial Services, Poldrait, 103 Preston road, Linlithgow, West Lothian, EH49 6QL

If I feel there is a legal right not to deal with your request, or to action, it in different way to how you have requested, I will inform you of this at the time.

You should also make contact with me as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that I may investigate and fulfil my own regulatory obligations.

If you have any concerns or complaints as to how I have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their Website at <https://ico.org.uk/global/contact-me/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.



## Data Subject Consent Form

I hereby grant **John Yuille Financial Services** permission to process my personal data for the purpose stated in the Privacy statement above.

Signed:

Print Name:

Date:

## Marketing Consent

I, hereby grant **John Yuille Financial Services (JYFS)** permission to process my personal data for the purpose of Marketing.

By providing your consent, you agree that you have given your express permission for JYFS to market you regarding products and services that may be of interest to you and by any means of communication that is suitable at the time.

### **IMPORTANT NOTES: Marketing**

If you do not indicate your agreement for me to make contact with you, I may be unable to provide you with details of products and/or services that may suit your needs and circumstances.

I would like to maintain a record of your express consent for me to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that I think may be of interest to you. Please indicate your consent to me contacting you by any of the means specified below:

Post

Phone

SMS

Email

Instant Messaging\*

\*Whatsapp or similar service.

Signature:

Date:

