

# Customer Privacy Notice and Data Protection

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Carnelian Capital Management Limited is authorised and regulated by the Financial Conduct Authority.  
FCA financial services register no. 792253.  
*Registered office: 21 New Walk, Leicester LE1 6TE. Registered in England 8578342.*



## 1. Data protection

To advise you properly we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.

We are registered under the Data Protection Act 1998. You acknowledge and understand that we keep personal and financial information with regard to your circumstances on file (electronic and/or paper based) as required to be able to advise you appropriately as to your financial planning needs. We confirm that this information will not be used or transferred by us to any other firm, company, entity or person and the product provider without your consent or as may be required by law. We may also provide information to the Financial Conduct Authority (FCA) or other official bodies, upon request for regulatory reasons as required by law.

We cannot be held responsible for the information held on your file becoming inaccurate due to your change of circumstances if you fail to inform us of those changes. We want to make sure your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Where business services are provided to us by third parties then circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions such as processing business and obtaining compliance and regulatory advice you agree that personal information held by us may be disclosed on a confidential basis and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically, (e.g. email). You also agree that we or any such third party may contact you in the future by any means of communication which we or they consider appropriate at the time.

You have the right to request information we hold on you at any time and may remove the permission to process your data at any time.

We keep records of our business transactions with you for at least six years.

## 2. Why should you read this document?

During the course of dealing with us, we will ask you to provide us 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 us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

## 3. What do we 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 and/or Protection Policy 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 we may undertake in relation to this type of information)
- 🔗 Any pre-existing Investment and/or Protection Policy products and the terms and conditions relating to these

#### **4.The basis upon which our Firm will deal with Your Personal Data**

When we speak with you about your Investment and/or Protection Policy requirements we 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, we 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 us has come to an end for whatever reason, we 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, we may need to respond to requests from mortgage lenders, insurance providers and our Compliance Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

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

#### **5.The basis upon which we will process certain parts of Your Personal Data**

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

The arrangement of certain types of insurance may involve disclosure by you to us 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.

We 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 our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

#### **6.How do we collect Your Personal Data?**

We 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 and/or Protection Policy. You will provide information to us verbally and in writing, including email.

We 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 we use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your credit status. We will only do

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

### **7.The basis upon which our Firm will deal with data related to children**

When we speak with you about your financial planning requirements often as a parent or grandparent the personal details of children are recorded.

Often, this is basic information such as their name and age but if we are engaged to process an application specifically for them, we will need more accurate information i.e. "Special Data" including dates of birth.

If the child is below the age of 13, we need written consent from the parent or legal guardian.

### **8.What happens to Your Personal Data when it is disclosed to us?**

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

-  Record and store Your Personal Data in our paper files, mobile devices and on our 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, both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us 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 and/or Protection Policy you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware

### **9.Sharing Your Personal Data**

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

-  Investment Providers and Insurance providers
-  Third parties who we believe will be able to assist us 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, our Compliance Advisers, product specialists, Accountants, providers of legal services such as estate planners, Trustees, conveyancing, surveyors and valuers (in each case where we believe this to be required due to your particular circumstances).
-  A spouse or civil partner or close family member or Power of Attorney. Each individual has rights so consent must be explicit in that we can discuss personal information of e.g. between one spouse to another.

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 and/or Protection Policy enquiry and to provide you with our 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 we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

## 10. Security and retention of Your Personal Data

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

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, 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 us.

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

## 11. Your rights in relation to Your Personal Data

You can:

-  request copies of Your Personal Data that is under our control
-  ask us to further explain how we use Your Personal Data
-  ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
-  ask us 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 us to market to you in the future (including withdrawing any consent in its entirety)

## 12. How to make contact with our Firm 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:

Jonathan Howard – Data Protection Officer  
Carnelian Capital Management Limited  
Regus House, Atterbury Lakes, Fairbourne Drive,  
Milton Keynes, MK10 9RG.

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

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

If you have any concerns or complaints as to how we 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-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

**Data Subject Consent Form**

I hereby grant **Carnelian Capital Management Limited** permission to process my/our personal data for the purpose stated in the Privacy statement above.

Signed:

Print Name:

Date:

Signed:

Print Name:

Date:

**Information Sharing Consent Form**

I/we hereby grant **Carnelian Capital Management Limited** permission to share/hold information as below:

S7	Consent to hold basic information relating to children/grandchildren	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
S7	Consent to hold Special Data relating to children/grandchildren	<input type="checkbox"/>	<input type="checkbox"/>
S9	Consent to share information with spouses/civil partners	<input type="checkbox"/>	<input type="checkbox"/>
S9	Consent to share specific information with 3 <sup>rd</sup> parties, e.g. Accountant, Solicitor, Power of Attorney, employer and Trustee	<input type="checkbox"/>	<input type="checkbox"/>

Signed:

Print Name:

Date:

Signed:

Print Name:

Date:

**Marketing Consent**

I, hereby grant **Carnelian Capital Management Limited** 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 us to market you regarding products and services that we think may be of interest to you and by any means of communication that is suitable at the time.

**IMPORTANT NOTES: Marketing by our Firm**

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

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

Post  Phone  Please mark all  
SMS  Email  that apply.  
Instant Messaging\*   
\*Whatsapp or similar service.

Signed:

Print Name:

Date:

Signed:

Print Name:

Date: