PETER RICHARDS FINANCIAL LTD

Privacy Notice & Marketing Preferences

DATA CONTROLLER
Peter Richards Financial Ltd
1 Peterfield Road, Hampton Vale, Peterborough, Cambs., PE7 8SL
Company No. 04616171 | ICO No. Z803670X
01733 230396 | advice@prfonline.com
Financialpeterborough.com

DATA PROTECTION CONTACT
Peter R Lammas, Data Protection Officer
prlammas@prfonline.com | 01733 230396

This notice explains how we collect, use, store, protect and share personal information when you enquire about or receive our services, communicate with us, use our website or provide information for an application or transaction. It describes your rights under the UK GDPR, Data Protection Act 2018 and applicable electronic marketing rules (PECR). The latest version will be available on our website.

1. Information we collect

Depending on the services we provide, we may process your name, date of birth, contact details, identity and verification information, National Insurance number where required, financial circumstances (including income, expenditure, assets, liabilities and commitments), information about pensions, investments, insurance and mortgages, financial objectives and preferences, employment/business details, information about dependants and beneficiaries, correspondence and advice records, transaction records, AML/fraud checks, complaints and marketing preferences. Where relevant, we may process special-category data such as health information, only where an appropriate lawful condition applies.

2. Sources of information

We may obtain information directly from you; from an authorised representative, spouse or family member; employers; product providers, platforms, insurers and pension providers; professional advisers; identity, credit-reference or fraud-prevention agencies; public sources; our website or digital forms; and other organisations you authorise.

3. How and why we use information

We use information to provide advice and services; assess your circumstances and suitability; process applications and transactions; verify identity; meet anti-money laundering, fraud-prevention, FCA and other legal/regulatory requirements; maintain client and business records; respond to enquiries and complaints; administer and improve our business and systems; protect security; and, where permitted, send marketing communications. Depending on the purpose, our lawful basis may be contract or steps at your request, legal obligation, legitimate interests, or consent. Where we rely on consent, you may withdraw it at any time.

4. Who we may share information with

Where necessary and lawful, we may share information with product providers, pension/investment/insurance providers, platforms and administrators, banks and payment providers, professional advisers, solicitors, accountants, auditors, IT/cloud/communications suppliers, identity and fraud-prevention agencies, compliance/risk providers, insurers, the FCA and other regulators, HMRC, law enforcement and other competent authorities. We take appropriate steps to protect information handled by suppliers. We do not sell your personal information.

5. International transfers, retention and security

If information is transferred outside the UK, we will use safeguards required by data protection law, such as an adequacy decision or appropriate legal transfer mechanism. We retain information for as long as reasonably necessary and longer where legal or regulatory requirements apply. When no longer required, we securely delete, destroy or anonymise it where appropriate. We use appropriate technical and organisational safeguards, including access controls, secure storage, staff procedures and supplier checks; however, no transmission or storage method can be guaranteed completely secure.

6. Your rights

Subject to legal exceptions, you may request access, correction, erasure or restriction; request portability where applicable; object to processing based on legitimate interests; object to direct marketing; and withdraw consent where consent is our lawful basis. You have an absolute right to object to processing for direct marketing. We will stop direct marketing when you object, while retaining limited suppression information where necessary to respect your preference. If you do not provide information needed for advice, identity checks or legal obligations, we may be unable to provide or continue some services.

7. Marketing, cookies and complaints

Marketing consent is optional and is not a condition of receiving advice or other services. You can change your preferences or withdraw consent at any time by contacting advice@prfonline.com or 01733 230396, or by using the unsubscribe facility in relevant electronic communications. Our website may use cookies; see the website Cookie Policy for details. If you have concerns, contact us using the details above. You may also complain to the Information Commissioner's Office at https://ico.org.uk/ or on 0303 123 1113.

8. Automated decisions

We do not currently make decisions about you based solely on automated processing, including profiling, that produce legal or similarly significant effects.