



CHARTERED FINANCIAL PLANNERS

## Privacy Policy

Buckingham Gate Chartered Financial Planners is a trading name of Buckingham Gate Financial Services Ltd. Buckingham Gate Financial Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register Number is 630307.

We take data privacy seriously and this privacy notice explains how we use any personal information we collect about you.

When using our website, this privacy notice should be read alongside the website terms and conditions.

### What information do we collect about you?

We collect information about you when you engage us for financial planning, financial advice, and investment management services either online, via email, via telephone or in person. We also collect information about you when you sign up to attend one of our free seminars, webinars or download one of our financial planning guides via our website or advertising partners. Personal information is any information that concerns you individually, such as your name, address, telephone number, e-mail address, and your preferences in receiving information from our advertising partners. We may also collect information when you voluntarily complete client surveys or provide feedback to us.

We (and, if appropriate, our advertising partners) may also use your personal information (utilising any of the means of contact you have provided) to provide you with information about other products, programs or services we believe may be of interest to you provided you have consented to being contacted in this way. Buckingham Gate may on occasion combine information we receive online with outside records to enhance our ability to market to you those products or services that may be of interest to you.

When you submit your personal information on the website, you are giving your consent to the collection, use and disclosure of such information as set forth in this Privacy Policy.

If you don't want to receive information on other products and services, please contact us via email: [contact@buckinghamgate.co.uk](mailto:contact@buckinghamgate.co.uk) or write to us.

### Why do we need to collect and use your personal data?

The primary basis that we intend to use for the processing of your data is for the performance of our contract with you. We will have received the personal information from yourself, via a means as mentioned above. The information we collect from you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

Where special category data is required we'll obtain your explicit consent to collect and process this.

Calls to and from Buckingham Gate are monitored and recorded to adhere to the rules set out by the Conduct of Business Sourcebook (COBS) 11.8 and enforced by the FCA. Meetings are recorded to ensure all correspondence and investment instructions are documented.

### 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 we think may be of interest to you.

**If you agree**, Buckingham Gate may disclose your personal information to its third-party advertising partners and affiliated companies for providing the content to you in an efficient manner.

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'll 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'll only act in accordance with our written instructions.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit such as encryption and password protecting.

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. However, we're subject to regulatory requirements to retain 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 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.

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.

In any case, we'll not keep your personal data for longer than 5 years after our relationship with you has ended.

## 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'd 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'd like to send you invitations to the monthly seminars we host in Central London as well as information about our financial planning products and services which may be of interest to you.

If you've agreed to receive marketing information, you may opt out later.

You have a right at any time to stop us from contacting you. If you no longer wish to be contacted by us, please unsubscribe, opt out, or call, email or write to us.

## Cookies

To enhance your online experience, we use "cookies." Cookies are text files placed by the website in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your e-mail address or other personal information. However, once you choose to furnish the website with personal information (such as signing up to receive one of the offers made by our third-party advertising partners), this information may be linked to the data stored in the cookie. We use cookies to understand Internet usage, enhance the performance of the website, activate special web features and security mechanisms. In addition, we may use cookies to offer you products, programs or services.

You always have the option of setting your browser to warn you when a cookie is being accessed on your computer, to delete cookies that are currently on your computer or to decline cookies altogether. However, to take full advantage of the website and its features, your browser will need to accept cookies.

Web beacons (also known as clear gifs) are small, invisible graphic images that may be used on the website and in e-mails to collect certain information about your use of and activity with the website and emails. If we combine cookies or clear gifs with or link them to any of the personally identifying information, we would treat this information in the same way we treat other personal information.

For further information visit <http://www.allaboutcookies.org/>

## Other websites

Our website contains links to other websites. This privacy policy only applies to the Buckingham Gate website; [www.buckinghamgate.co.uk](http://www.buckinghamgate.co.uk), 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 also 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 123 1113 (local rate)

### Changes to our privacy policy

We keep our privacy policy under regular review and we'll place any updates on this web page (and/or) inform you of any changes when they occur. This privacy policy was last updated in Q2/2018.

### 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 [contact@buckinghamgate.co.uk](mailto:contact@buckinghamgate.co.uk);

by post to Buckingham Gate Financial Services Ltd, 25A Northumberland Avenue, London WC2N 5AP, or;

by telephone on 0203 478 2160.