

Privacy Notice

Caliber Financial Planning Ltd is an Appointed Representative of Caliber Financial Associates Ltd, and this privacy notice explains how we use the personal information we collect about you.

What information do we collect about you?

We collect information about you when you engage us for financial planning, financial advice, mortgage advice and investment management services. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as information about your health, if this is necessary for the provision of our services.

We may also collect information when you voluntarily complete client questionnaires or provide feedback to us.

Information about connected individuals

We may need to gather personal information about your close family members and dependants in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We would ask that you direct them to our website to view this privacy notice or on request we can provide them with a printed copy of this notice.

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

The primary legal basis that we use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us in an effective manner. Without collecting your personal data we would also be unable to fulfil our legal and regulatory obligations.

Where special category data is required we will obtain your explicit consent, in order, to collect and process this information.

How will we use the information about you?

We will use information in order to provide you with the most suitable advice in line with the services that you engage us for.

Who might we share your information with?

We will not share your information for marketing purposes with other companies.

In order 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 will 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 will 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 password protection.

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?

During the course of our relationship with you we will retain personal data which is necessary to provide services to you. We will 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, for example:

Five years for investment business

Three years for mortgage business

Indefinitely for pension transfers and opt-out business

We also reserve the right to retain your data for longer where we have a regulatory obligations and 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.

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 of 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 at Caliber Financial Planning Ltd do not undertake marketing for the purpose of soliciting clients or promoting a product. However, we will make contact with you from time to time with correspondence of an informative nature. This may be construed as marketing and therefore we require your consent to contact you.

You have a right at any time to stop us from contacting you with informative information. If you no longer wish to receive this information, please contact us by email or post.

Cookies

We may use cookies to track visitor use of the website and to compile statistical reports on website activity.

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

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

Other websites

Where our website contains links to other websites, this privacy policy only applies to our website, 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

Telephone: 0303 123 1113 (local rate)

Changes to our privacy policy

We keep our privacy policy under regular review.

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 iaia@caliber-financial.co.uk or write to us at Caliber Financial Planning Ltd, The Independent Annexe, 28 Oakley Road, Chinnor, Oxon, OX39 4HB.