

Your Personal Data & General Data Protection Regulation

Please Note: Please read this document carefully. There are **two separate signature areas** on this document - one signature that is required to confirm having read and understood the section on recording & "sensitive data" and the other at the end of the document whereby you confirm your overall consent to the terms of the General Data Protection regulation (GDPR) There are also tick-box agreements for completion.

What we need

Retirement & Investment Solutions Ltd will be known as the "Controller" of the personal data you provide to us. Our Company registration number is SC289072 and its registered address is **Lomond Court, Castle Business Park, Stirling FK9 4TU**

In the conduct of business with you we will need to collect information about you which we will hold as data controllers under the General Data Protection Regulation (GDPR). We will use this information to ensure that our advice is suitable for your circumstances. The Financial Services Authority requires us to keep records of our business transactions for specified periods; we will not, however, keep your records for longer than is necessary.

Unless otherwise agreed with you, we will usually only collect basic personal data about you, but if health or life insurance is being applied for we will request medical information about you for underwriting purposes and this is often known as "sensitive personal data". **We may also record your calls and/or face to face meetings with us for training purposes and to ensure a record of any discussions.**

Why we need the information

We need to know personal data and if health, life assurance or enhanced annuity contracts are being applied for we may need to ask about your past, present and family medical conditions. This is to provide the advice services you have engaged us to give you, and to assert our right to be remunerated in return for these services, as detailed in our Client Agreement and Terms and Conditions of business documents we have with you. If you do not provide this information, then we will be unable to provide the advice services you have requested. We will not collect any personal data from you that we do not need for providing and overseeing the services that we will provide to you.

What we do with it

We will use this information to ensure that our advice is suitable for your circumstances. The Financial Conduct Authority requires us to keep records of our business transactions for specified periods; we will not, however, keep your records for longer than is necessary. All the personal data we hold about you will be processed by our staff in the United Kingdom and selected third parties and may also be disclosed to selected third parties such as the Financial Conduct Authority and Financial Ombudsman Service and wherever there is a legal obligation for us to provide them with this.



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Additionally, it is also disclosed to our Compliance Consultants who help us to ensure that, in your interests, we abide by the rules of the Financial Services and Markets Act and any other regulations.

We take all reasonable steps to ensure that your personal data is processed securely and more information on this can be supplied by us on request. A full list of the companies we may share your data with is also available on request.

Please be aware that your information may be stored on a cloud-based system whose services are located within the European Union.

How long will we keep it?

We will generally keep your personal data for the duration of our business relationship (a minimum of 6 years) and it will be updated and amended if necessary at the regular review meetings that you have with your financial adviser and/or if you specifically notify us of any changes to your personal details. If you consent to marketing, any information we use for this purpose will be kept with us until you notify us that you no longer wish to receive this information.

Using your personal data

We may contact you from time to time by post, fax, e-mail, telephone and SMS to bring to your attention additional products or services which may be of benefit to you.

If you agree to being contacted by us in this way, please tick the relevant boxes:

Post Email Phone Fax SMS

Using your personal data for Marketing Purposes

If you consent to being sent marketing information we may contact you from time to time by post, fax, e-mail, telephone and SMS to bring to your attention additional products or services which may be of benefit to you and your data may be shared with and you may be contacted by third party organisations.

Please be assured that it will not affect your relationship with Retirement & Investment Solutions Ltd or any services we provide you with if do not give your permission for us to contact you for marketing purpose.

You also have the right to withdraw your consent to receiving marketing contact and the associated processing of your data at any time and you can do this via telephone or email.

Agreement to marketing Information being sent by:

Post Email Phone Fax SMS



Sensitive Personal Data

As already stated, in addition to your basic data if we request information about health conditions or disabilities you may have, this is for the purpose of obtaining health, life assurance or enhanced annuity quotes, & it will allow us to take reasonable steps to accommodate specific needs or requirements you have when we provide our services to you. This type of information is known under the law as "special category information" (you may also know this as "**sensitive personal data**") and we require your explicit consent to process this type of information. **We also need your consent to record your calls and/or any face to face meetings we may have.**

This type of information will be used by us to assist you and may be disclosed to third parties, including but not limited to credit reference agencies, introducers and product providers, for the purpose of processing your applications. It will only be kept for this purpose or until such time that you notify us you no longer consent to its processing. **If you agree to us processing this type of information, and to being recorded, please provide your signature below the following statement.**

I/we confirm that I/we have read and understood the above information regarding Retirement & Investment Solutions Ltd use of sensitive personal data and consent to them processing information I/we may provide regarding health conditions and disabilities. I/we give our consent to record any calls and/or any face to face meetings we may have together; these may be recorded for quality control, file review, staff training & development and for a record of what was discussed.

Signed **Signed**

Your Rights

Under the data protection legislation, you have several rights regarding the use of your personal data as follows:

- If at any point you wish to either confirm whether your personal data is being processed and/or have access to the data we hold about you, you can request to see this information, usually free of charge, and we will respond to your request within one month.
- You also have the right for certain data you have provided to us to be provided to you in a structured and commonly used electronic format (for example a Microsoft Excel file) so that you can move, copy or transfer this data easily to another data controller. You may also request that we transmit this data directly to another organisation where it is practical for us to do so.
- You are entitled to have data corrected if it is inaccurate or incomplete.
- You are entitled to have data deleted if it is no longer required or there is no longer a legitimate reason for the processing, or if the data in question has otherwise been unlawfully processed. You may also request the deletion of your personal data if it was only being processed as a result of you consenting to this and you now withdraw your consent.



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- You have the right to object to the processing of your personal data (**Note: this only provides you with the right to raise your objections, not a blanket right to have any, and all processing cease.**)
- You have the right to restrict the processing of your personal data under certain circumstances, including if you have contested its accuracy and while this is being verified by us, or if you have objected to its processing and while we are considering whether it has legitimate grounds to continue to do so.

How to complain about the use of your data

If you wish to raise a complaint about how we have handled your personal data, including in relation to any of the rights mentioned above, you can contact our Data Protection Officer Greg Duthie greg@retinvest.co.uk and he will investigate your concerns.

If you are not satisfied with our response, or believe we are processing your data unfairly or unlawfully, you can complain to the Information Commissioner’s Office (ICO). You can find further information about the ICO and their complaints procedure at the following link <https://ico.org.uk/concerns>.

I/we consent to these terms and conditions under the General Data Protection Regulation (GDPR). I/we agree that these terms and conditions will come into effect from the date of signature(s).

Signed.....

Signed.....

Print Name.....

Print Name.....

Date.....

Date.....