

Group Consult Services Limited

Privacy
Notice

2021

Group Consult Services Ltd - Guidance Not Advice

Group Consult Services is a free and impartial service which will help you to identify your options and narrow down your choices. We will not tell what to do or which product to buy the decision is yours.

Providers of 'Guidance' are responsible for the accuracy and quality of the information they provide but not for any decision you make based on it.

We have developed trusted and valued relationships over many years with specialists in a broad range of financial & legal services.

If you wish to seek advice from any of the afore mentioned specialists, we are very happy to refer you, however, would encourage to you compare other independent advisors before engaging or acting.

To be fully & completely transparent, in the event of us referring you and you taking advice, Group Consult Services may be paid a fee from the provider of the service.

Our role is to put you in a more informed and prepared position to engage with professionals in these areas for a better outcome for you and your family.

Group Consult Services Limited are committed to protecting the privacy and security of your Personal Data as we recognise, we have a duty of care to the people whose data we hold. This privacy notice will inform you about how we look after your personal data and how the law protects you.

We will only collect and process data when it is absolutely necessary, and when we do so, we will make it clear why we are doing so and how it will be used. We will not share your personal information with anyone else without your permission.

When dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial, employment and in some cases you and your family's health history. This document is important as it allows us to explain to you what we need to do with your personal data, and the various rights you have in relation to our Personal Data.

Understanding what 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 finances, requirements of your Personal Data may include:

- Title, name, 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 dependants
- 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 products and the terms and conditions relating to these.
- Wills and Estate planning information.

How we will deal with Your Personal Data

When we speak with you about your financial 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 insurance providers or 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 for example, 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 to meet a legal, compliance or other regulatory obligation to which we are subject.

We may also use your Personal Data for marketing purposes, which may include contacting you via email, telephone, or letter with information, news and offers on third party products and our services. You will not be sent any unlawful marketing or spam. We will always work fully to protect your rights and comply with our obligations under the GDPR and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt out.

Processing your Personal Data

Where you ask us to assist or offer you guidance, for example with Life insurance, investments, mortgages, pensions, Wills & Estate planning (but not restricted to these subjects) that may assist you, 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 to providers in relation to the above products that may meet your needs and to provide you with guidance.

If you have parental responsibility for children under the age of 18, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

Certain type of products 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 and mortgages 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.

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, needs and preferences in relation to investments. You will provide information to us verbally and in writing, including email or text.

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. We may also share your personal data with other companies in our group for services such as ES Walton & Co (Loans and Protection) LLP.

All clients are subject to financial sanction check listed by The Office of Financial Sanctions Implementation we use Sanctions Search which is a service provided by Professional Office Ltd, registered office 45 Market Street, Hoylake, Wirral, registered in England and Wales. Registration number: 06672314.

Marketing

With your permission, we may also use your Personal Data for marketing purposes, which may include contacting you by email, telephone, or post. This is likely to be offers on third party products or regarding their services. **You have the right to opt out anytime.**

What happens to your Personal Data once it is disclosed to us?

While 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 group 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 products or to inform you of any developments in relation to those products and service of which we might become aware.

We will usually store or transfer your personal data within the European Economic Area the “EEA”. The EEA consists of all EU member states; this means that your personal data will be fully protected under the GDPR or to equivalent standards by law.

Sharing your Personal Data

It is likely your Personal Data will be shared with:

- Investment 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.
- Regulated banks or deposits takers (e.g. HSBC Bank)
- Regulated fund managers (e.g. Dimensional)
- Regulated insurance companies (e.g. Aviva)
- Regulated financial dealing companies who operate appropriate electronic portals (e.g. Transact)
- Non regulated (as they are not required to be so regulated) electronic portfolio building software providers or data assessment companies (e.g. Sprint Enterprise and Fina Metrica)
- Wills & Estate planning.

In each case, your Personal Data will only be shared for the purposes set out in this Client Privacy Notice, i.e. to progress your our service and to provide you with our professional services.

If any of your personal data is required by a third party, we will take steps to ensure that your Personal Data is handled safely, securely and in accordance with your rights, our obligations and the third parties obligations under the law.

Please note that when sharing of your Personal Data with third parties, they may send you marketing or promotional messages.

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 becoming accessed unlawfully or maliciously by 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.

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 such you wish
- Change the basis of any content you may have provided us to enable us to market to you in the future (including withdrawing any consent in its entirety).

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:

Group Consult Services Ltd

Contact number: 01695 712600

Email: info@groupconsultservicesltd.co.uk

Trading Address: West Lancashire Investment Centre, Whitemoss Business park, Skelmersdale, Lancashire WN8 9QZ

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us using the contact details provided above.

Changes to this Policy

This policy may be updated from time to time to keep up with any changes. We will update this privacy policy when necessary to reflect client feedback, changes in our services or legal changes.

If there are material changes to the privacy policy or in how Group Consult Services Ltd will use your personal data, we will notify you via email before the changes come into effect.

Definitions

Group Consult Services Limited (and “we”, “us”, or “our”) refers to Group Consult Services Limited registered in England under company number 12021043

“Personal Data ” is any information relating to a living person identified or identifiable. Different pieces of information, which collected together can lead to a particular person being identified, also constitute personal data. This can include names, addresses, contact numbers, email address etc. but it is broader than that and includes any other information relating to that person or a combination of information which, if put together, means that the person can be identified.

“Special Data” includes personal data about a person’s race, ethnic origin, politics, religions, trade union membership, genetics, health, sex life or sexual orientation.

“Data subject” means the person whose personal data is being processed.

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Data Subject Consent Form

I hereby grant to Group Consult Services Limited permission to process my personal data for the purpose stated in the Client privacy Notice above:

Date of issue	
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Client name(s):		
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Client Signature(s):		
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Date:		
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Signed on behalf of Group Consult Service Limited

Consultant Name	Derek McDonald
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Consultant Signature:	
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Date:	
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