WAYNE AUSTIN
IFA

Privacy Notice

Wayne Austin IFA Ltd

1. Overview

To provide our financial advice and related services, we will need to collect and process personal information about you. Throughout this notice, this information is referred to as "your personal data".

This may include information about your personal and family circumstances, employment, financial position, health where relevant, and financial objectives.

This notice explains how we collect, use, store and share your personal data, the lawful basis on which we process it, and the rights available to you under applicable data protection legislation.

2. Our Lawful Basis for Processing

We process your personal data where necessary to provide the services agreed with you, take steps at your request before entering into an agreement, comply with legal and regulatory obligations, or pursue our legitimate business interests where these do not override your rights and freedoms.

Our legitimate interests include providing independent financial advice to you, maintaining client records, responding to enquiries from product providers and compliance consultants, reviewing the advice we have provided, managing complaints and seeking feedback on our services.

We may also process personal data to meet our obligations to the Financial Conduct Authority (FCA), other regulatory bodies or applicable legal requirements.

Where we process special category data, such as health information, we will identify an appropriate lawful basis under data protection legislation and an additional condition for processing that information. Where required, we will obtain your explicit consent.

3. Collecting and Storing Your Personal Data

We collect personal data directly from you through meetings, telephone calls, emails, letters and other forms of communication. Where appropriate and lawful, we may also obtain personal data from third parties, including product providers, lenders, investment platforms, insurers, accountants and other professional advisers.

We store personal data in both paper-based records and electronic systems, including computer databases and secure cloud-based services. We implement appropriate technical and organisational measures to protect personal data against unauthorised access, loss, misuse, alteration or disclosure. Your personal data will be stored in the United Kingdom.

4. How We Use Your Personal Data

We primarily use your personal data to understand your circumstances, assess your needs and objectives, provide financial advice, arrange financial products where instructed, administer transactions and maintain our relationship with you.

We may also use your information to meet our legal and regulatory obligations, maintain appropriate records, respond to enquiries, manage complaints and protect our legitimate business interests.

5. Sharing Your Personal Data

Where necessary and lawful, we may share your personal data with:

- Pension providers, investment platforms, insurers, mortgage brokers and other financial product providers.
- The FCA, the Financial Ombudsman Service (FOS), the ICO, courts, law enforcement agencies and other relevant authorities where required or permitted.
- Compliance consultants, auditors, solicitors, accountants and other professional advisers.
- IT providers, secure storage providers, business administration services and other suppliers supporting our operations.
- Debt collection agencies or legal representatives where necessary to resolve disputes or recover outstanding debts.
- We will only share information where appropriate for the relevant purpose and where a lawful basis exists. Where a third-party processes personal data on our behalf, we will put appropriate contractual and security arrangements in place.
- Sharing your information for these purposes does not, in itself, authorise the recipient to send you marketing communications.

Where we wish to share your information with another professional adviser to support your financial planning, we will consider the appropriate lawful basis and obtain your permission where necessary.

6. Special Category and Sensitive Personal Data

In certain circumstances, we may need to process special category data, such as information about your health, ethnic origin, religious or philosophical beliefs, political opinions, trade union membership, sex life or sexual orientation.

For example, health information may be required when considering protection policies, while information about ethical or religious preferences may be relevant to certain investment discussions.

We may also process information relating to criminal convictions and offences where legally permitted and where appropriate safeguards are in place. This information is subject to separate legal requirements and is not classified as special category data under the UK GDPR.

If you have parental responsibility for children under the age of 13, it is also very likely that we record information that relates to those children and potentially to their special data.

We will only process special category or criminal offence data where the relevant legal conditions are satisfied. Where required, we will obtain explicit consent before processing special category data.

7. Your Responsibilities

We ask that you take reasonable precautions when sending personal or confidential information to us. Where possible, please use secure communication methods and password-protect or encrypt sensitive attachments when appropriate.

If you are sending information about another individual, please ensure you are authorised to share it where necessary. We will provide privacy information to those individuals where required by law.

8. Retention and Destruction of Personal Data

We retain personal data for as long as necessary to provide our services, administer any ongoing service arrangements, fulfil legal and regulatory obligations and establish or defend legal claims where appropriate.

The applicable retention period depends on the type of information and the services provided. Certain financial services records are subject to specific regulatory retention requirements.

When personal data is no longer required, we will securely delete or destroy it, subject to any legal or regulatory requirement to retain it.

If you wish to exercise your data protection rights or ask questions about how long your information is retained, please contact us using the details provided below.

9. Security of Personal Data

We implement appropriate technical and organisational measures to protect personal data against unauthorised access, unlawful processing, accidental loss, destruction or damage.

We take reasonable steps to ensure that the information we hold is accurate and kept up to date where necessary. Access is restricted to individuals who require the information for legitimate business purposes.

We treat personal data confidentially and only process it for appropriate and lawful purposes.

10. Your Data Protection Rights

- Request access to the personal data we hold about you.
- Ask us to correct inaccurate or incomplete information.
- Request erasure of your personal data in certain circumstances.
- Request restriction of processing in certain circumstances.
- Object to processing based on legitimate interests and to direct marketing.
- Request data portability where the legal requirements apply.
- Withdraw consent where we rely on consent as our lawful basis.
- You may also ask us for further information about how your personal data is used.

Some rights are subject to restrictions. For example, we may be required to retain certain records to meet legal or regulatory obligations even if you request their deletion.

11. Marketing

If you are an existing client of Wayne Austin IFA, we may send you marketing messages, or material, about similar products or services which we believe will be of interest to you. However, we will give you the chance to opt out of this, both when we first collect your details, and in subsequent communications.

We will ask whether you wish to receive marketing communications from Wayne Austin IFA Ltd and companies associated with us. We will also ask about your preferred contact methods.

We will only send marketing communications in accordance with applicable data protection and electronic marketing requirements. Where consent is required, we will obtain it before sending communications.

You withdraw your consent or object to direct marketing at any time by contacting us. Doing so will not affect the lawfulness of any processing carried out before consent was withdrawn.

12. Complaints and the Information Commission's Office

If you have concerns about how we handle your personal data, please contact us so that we can investigate.

You also have the right to lodge a complaint with the Information Commission's Office (ICO), the UK's data protection regulator.

Website: https://ico.org.uk/

Telephone: 0303 123 1113

13. Contact Details

For questions about this notice or to exercise your data protection rights, please contact:

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