



Happy Planet Financial Planning Limited's Privacy Policy

Our contact details

Name: Emily Pool
Address: 1 Oaklands Road, Bedford, MK40 3AG
Phone Number: 07786 854048

The type of personal information we collect

We collect information about you when you request us to provide you with quotes for our services and engage us for financial planning, financial advice and product advice services.

We currently collect and process the following information:

- Personal identifiers, contacts and characteristics (for example, name and contact details)
- Information relating to your personal financial circumstances, including policy/plan numbers of existing products held.
- Information including special categories of personal data such as data about your health, if this is necessary for the provision of our services.
- Information about Connected Individuals i.e. close family members and dependents in order to provide our services 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 can provide a copy of this privacy notice for them or, where appropriate, we will ask you to pass the privacy information to them.
- We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information. We will use your information collected from the website to personalise your repeat visits to the site.

We try at all times to keep all personal data collected and processed accurate and up-to-date. We check the accuracy of data when it is collected and at regular intervals thereafter. Where any inaccurate or out-of-date data is found, all reasonable steps will be taken to amend or erase that data, as appropriate.

How we get the personal information and why we have it

Most of the personal information we process is provided to us directly by you for one of the following reasons:

- In order to provide you with the services for which you engage us, and ensure that we provide suitable advice to you.
- In order to verify your identity to fulfil our obligations under Anti Money Laundering legislation.

We also receive personal information indirectly, from the following sources in the following scenarios:

- From the product providers with whom you hold existing products.

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.

We use tools supplied by third parties for profiling customers and agreements are in place to protect your data in accordance with data protection laws and policies.

We will not share your information for marketing purposes with companies outside our company.

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 is necessary for your personal data to be forwarded to a third party we will use appropriate security measures to protect your personal data in transit such as data encryption (e.g. 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.

What provides us with the legal authority to hold your data?

Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing your information are:

- **Your consent.** You are able to remove your consent at any time. You can do this by contacting emily@happyplanetfp.co.uk
- **A contractual obligation.**

How we store your personal information

During the course of our relationship, and for as long as we hold it, your information is held within secure digital storage.

We are subject to regulatory requirements to retain your data for specified minimum periods. These are, generally:

- Six years for investment business
- Indefinitely for pension transfers and opt-out business

These are minimum periods, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it is in our legitimate interests to do so. Ordinarily we will not keep your personal data for longer than five years after our relationship with you has ended, subject to any legal obligations stated above.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

Your data protection rights

Under data protection law, you have rights including:

Your right of access - You have the right to ask us for copies of your personal information.

Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.

Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

Your right to object to processing - You have the right to object to the processing of your personal information in certain circumstances.

Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at emily@happyplanetfp.co.uk, 07786 854 048, or Happy Planet Financial Planning Limited, Bedford Heights, Brickhill Drive, Bedford, MK41 7PH if you wish to make a request.

How to complain

- If you have any concerns about our use of your personal information, you can make a complaint to us at Happy Planet Financial Planning Limited, 1 Oaklands Road, Bedford, MK40 3AG.
- You can also complain to the ICO if you are unhappy with how we have used your data.
- The ICO's address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

- Helpline number: 0303 123 1113
- ICO website: <https://www.ico.org.uk>