



Privacy Notice

We are committed to protecting and respecting your privacy. This notice sets out the basis on which any personal data we collect from you, or that you provide to us, is processed by us.

Chartered Wealth Management Ltd is part of The Progeny Group of companies. 'Progeny' is a trading style of The Progeny Group and is used by various companies with the Progeny Group. As part of the Group, we may be required to share your data with Progeny in the circumstances outlined in **Who might we share your information with?**

What information do we collect about you?

In order for us to provide you with a financial service, we need to collect and process personal data about you. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

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'll use your information collected from the website to personalise your repeat visits to the site.

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'll provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

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

The primary legal basis that we intend to 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 effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

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

How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

Who might we share your information with?

We don't share your information for marketing purposes with other companies.

If you agree, we may e-mail you about other products or services that we think might be of interest to you.

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.

We may also share your information with Progeny for good governance, accounting, managing and auditing (both internal and external) of Progeny's business operations, as well as to comply with requests received from Progeny. This includes sharing data with Progeny for compliance with the Group's legal and regulatory requirements, requests and related disclosures. When we process any special categories of personal data at your request (e.g. racial or ethnic origin, data concerning health, religious or philosophical beliefs), we may be required to share any special categories of personal data with Progeny. We will not share special category data with Progeny without your consent to do so.

Where third parties are involved in processing your data we'll 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'll 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. This will either be in the form of password protection and/or encryption.

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'll retain personal data which is necessary to provide services to you. We'll 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. These are, generally:

- Five years for investment business
- Indefinitely for pension transfers and opt-out business
- Three years for insurance 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's in our legitimate interests to do so. In any case, we retain your personal data only for as long as necessary in accordance with our document retention policy and in accordance with legal, regulatory, tax or accounting requirements, or for dealing with complaints, legal challenges or prospective litigation. For example, where you purchase an investment product, information will be held for the duration of your investment and a period of several years after the end of our relationship. We keep information after our relationship ends in order to comply with applicable laws and regulations and for use in connection with any legal claims brought under or in connection with your policy.

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 e-mail 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'd like to send you information about our products and services which may be of interest to you. If you've agreed to receive marketing information, you may opt out at a later date. You have the right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact us by e-mail or post.

Cookies

We 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

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

0303 123 1113 (local rate)

Changes to our privacy policy

We keep our privacy policy under regular review and we'll inform you of any changes when they occur. This privacy policy was last updated on 29th May 2024.

If you have any questions or would like more details about how we use your personal information, you can contact us via the details below or by asking your Advisor.

E-Mail: info@charteredwm.co.uk

Write: The Lightwell
61-63 Brown Street
Manchester
M2 2JG