

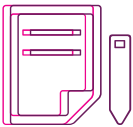


Protecting you and your data

What is GDPR?

The General Data Protection Regulations took effect in the UK on 25 May 2018. The new regulation serves to enhance and replace the legislation from the Data Protection Act 1998.

The regulations are concerned with how firms, such as AFH, collect, handle and store your personal information, ensuring that this is processed securely and in accordance with our legal requirements.



Why do we collect your information?

In order for AFH to provide you with advice regarding your financial needs, including advice on financial products and services, we need to collect information about you.

The amount and type of information we collect will depend on the financial planning area being reviewed.

Please be assured that we will never collect data from you which is considered to be unnecessarily extensive or intrusive.



Where do we get it from?

We would typically obtain the information directly from you during the fact finding process.

Please be advised that we may also obtain information from Credit Reference Agencies, Fraud Prevention Agencies and other relevant organisations. This data is collected in order to assist us in the prevention and detection of crime, in addition to meeting our anti-money laundering obligations.



How do we use your information?

We will use the information that we collect to verify your identity, administer your accounts and to provide you with our services. Your information will also be used to help prevent fraud and financial crime, to carry out investigations into complaints, carry out regulatory reporting and to meet other internal compliance and auditing requirements.



Who do we share your information with and why?

We share information with:

Product and platform providers to enable the setting up and administration of your policies.

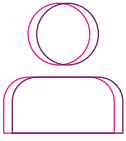
Auditors where the information is relevant to the audit function being performed and in order to meet our regulatory requirements.

Regulatory and government bodies upon request, when there is a lawful basis to do so.

Credit reference and fraud prevention agencies in order to meet our regulatory obligations and to help detect and prevent financial crime.

Companies within the AFH Group may contact you regarding any products and services which we believe would be relevant to you. Please be assured that this contact will only ever be made with your consent.

Individuals / organisations that we use to provide services to us. We will always ensure that appropriate contractual terms are in place to control what third parties can do with your data. We will also take measures to ensure that they protect your data to the same standards that we do.



What does this mean to you?

Under the new legislation, you have enhanced rights regarding the information we hold about you, including:

- The **right to be informed** of the reason that we are processing your data, how long your data will be held by us and which parties we may share your data with.
- The **right to access** the information we hold about you, which, in most instances, is free of charge. This can be requested at any time by contacting us using the information overleaf.
- The **right to rectification** of any incorrect or incomplete information that we hold about you.
- The **right to request erasure** of your information. There will be occasions where we will legally be obliged to retain information. However, if we are unable to delete your information after you have requested this, then we will inform you.
- The **right to request for us to restrict the processing** of your information. As previously mentioned, there will be occasions when we are legally obliged to continue to process your data. However you will be informed that this is the case at the point of request.
- The **right to data portability**. This will allow you to obtain and reuse the personal information we hold about you for your own purposes.
- The **right to object** to the processing of your information for marketing purposes. This is also the case in certain other circumstances, where we are not obligated to continue processing your data.
- **Rights regarding automated decision making and profiling**. AFH do not currently undertake these activities.

Marketing

From time to time we would like to contact you with details of the services offered by companies via the AFH Group.

There may also be occasions when we would like to write to you about third party products or services that we believe would be of interest.

You may choose to not receive marketing communications from us at any time.

Monitoring of your personal data

We may monitor activities where required or permitted to do so by law. For example, we have a regulatory obligation to record certain types of telephone calls. In addition, telephone calls to and from our offices are recorded for training and monitoring purposes, to ensure that we are providing you with an optimum experience.

Retention of your personal data

We will usually retain your information for a period of up to 9 years from the point at which AFH are no longer deemed to be your servicing agent, dependent upon the type of product you have been advised upon.

If you are unsure of who your servicing agent is you can contact us or alternatively speak to your provider.

Where you have been provided with products or services relating to pension transfers, conversions, opt-outs or Free-Standing Additional Voluntary Contribution Schemes, we are required to retain your information indefinitely in accordance with our legal and regulatory obligations.



Your privacy is very important to us and we will always treat your personal details with the greatest care, holding them safely and securely.

The new regulations relating to Data Protection took effect from 25 May 2018.

Please read this information carefully to ensure that you understand the data that we will hold about you and how it will be used.

For more information please see our **Full Privacy Notice**, available on our website www.afhwm.co.uk

If you have any questions about our Privacy Notice or the information we hold about you then please call 01527 577 775, or email us directly at privacy@afhgroup.com



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www.afhwm.co.uk

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