

# Data Privacy Notice

We take your privacy very seriously and we ask that you read this privacy notice carefully as it contains important information on who we are, how and why we collect, store, use and share personal data, your rights in relation to your personal data and on how to contact us and supervisory authorities in the event you have a complaint.

*Italicised words in this privacy notice have the meaning set out in the Glossary of Terms at the end of this document.*

## Who we are

B & M Harrison Limited collects uses and is responsible for certain personal data about you. When we do so we are required to comply with *data protection regulation* and we are responsible as a *data controller* of that personal data for the purposes of those laws.

When we mention "B & M Harrison", "we", "us" or "our" we are referring to B & M Harrison Limited.

B & M Harrison Limited is a company registered in England and Wales (company number 05894909) whose registered office is at 134 Highgate Kendal LA9 4HW. B & M Harrison Limited is authorised and regulated by the Financial Conduct Authority. B & M Harrison's Financial Services Register number is 458272.

We provide you with intermediary services

## The personal data we collect and use

In the course of providing our service to you we may collect the following personal data when you provide it to us:

- *contact information*
- *identity information*
- *financial information*
- *employment status*
- *lifestyle information*
- *health information*
- *Consents*
- *Communications*
- *Documentary data*
- *Technical, profile and usage data* - including cookies
- data about criminal convictions or offences
- details of any *vulnerability*
- details of your dependents and/or beneficiaries under a policy **(If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.)**
- *product details* – relating to any existing financial products

## Information collected from other sources

We also obtain personal data from other sources in the course of providing our *intermediary services*.

Where we obtain this information from another party it is their responsibility to make sure they explain that they will be sharing personal data with us and, where necessary, ask permission before sharing information with us.

The personal data we obtain from other sources may include the following:

- From *lenders and/or product providers*:
  - *product details*
- From identification and verification checking agencies:
  - *identity information*
  - *sanction check information*
- Fraud Prevention Agencies
- From accountants – details of self-employment, partnerships, limited liability partnerships or limited company services
- From Estate Agents – details of property details for property purchases
- From Solicitors – details relating to legal matters such as property conveyance, wills and/or trusts

## How we use your personal data

The below table sets out:

- how we use your personal data

- the lawful bases upon which we collect and use your personal data
- who we routinely share your personal data with third parties

Use of data	Reason for Processing	Lawful & Legitimate Basis for Processing	Third party recipients linked to that activity
<b>Serving our customers</b> <ul style="list-style-type: none"> <li>• To deliver our intermediary services</li> <li>• To manage our relationship with you</li> <li>• To develop new ways to meet our customers' needs and to grow our business</li> <li>• To develop and carry our marketing activities</li> <li>• To study how our customers, use our products and services</li> <li>• To market our products</li> </ul>	<ul style="list-style-type: none"> <li>• Fulfilling our contract with you</li> <li>• Our legitimate interest</li> <li>• Operating in a lawful manner</li> </ul>	<ul style="list-style-type: none"> <li>• Keeping your records up to date</li> <li>• Working out which of our products and services may interest you developing services and what we charge for them</li> <li>• Defining types of customer for new services</li> <li>• Seeking your consent when we need to contact you</li> <li>• To provide you with information about how you obtain services from us</li> <li>• As an active customer to keep you informed about our latest offers, deals and competitions</li> </ul>	Lenders/Product Provider(s) Identification and Verification checking agencies Our regulator Our Insurers The provider of our compliance services The providers of our technology services and support Our regulator
<b>Reducing crime and operating in a sale and lawful manner</b> <ul style="list-style-type: none"> <li>• To detect, investigate report and seek to prevent fraud</li> <li>• To manage risk for us and our customers</li> <li>• To obey laws and regulations that apply to us</li> <li>• To respond to complaints and seek to resolve them</li> </ul>	<ul style="list-style-type: none"> <li>• Fulfilling our contracts</li> <li>• Our legitimate interest</li> <li>• Operating in a lawful manner</li> </ul>	<ul style="list-style-type: none"> <li>• Developing and improving how we identify and deal with fraud as well as doing our legal duty</li> <li>• Complying with regulations that we must adhere to</li> <li>• Being efficient when fulfilling our legal and contractual duties</li> </ul>	Identification and Verification checking agencies Our regulator Providers of our compliance services Our Insurers
<b>Operating our business effectively</b> <ul style="list-style-type: none"> <li>• To run our business in an efficient and proper way. This includes managing business capability, financial position, communications, corporate governance, planning and audit</li> </ul>	<ul style="list-style-type: none"> <li>• Our legitimate interests</li> <li>• Operating in a lawful manner</li> </ul>	<ul style="list-style-type: none"> <li>• Complying with regulations that we must adhere to</li> <li>• Being efficient when fulfilling our legal and contractual duties</li> </ul>	
<b>Develop our products and services</b> <ul style="list-style-type: none"> <li>• To develop and manage our brand, products and services</li> <li>• To manage how we work with other companies that provide products and services to us and our customers</li> <li>• To find people who might benefit from our services</li> </ul>	<ul style="list-style-type: none"> <li>• Fulfilling our contracts</li> <li>• Our legitimate interest</li> <li>• Operating in a lawful manner</li> </ul>	<ul style="list-style-type: none"> <li>• Develop products and services, and what we charge for them</li> <li>• Defining customer types for new products and services</li> <li>• Being efficient about how we fulfil our legal and contractual duties</li> <li>• Complying with regulations that apply to us</li> </ul>	Lenders/Product Provider(s) Identification and Verification checking agencies Our regulator Our Insurers The provider of our compliance services The providers of our technology services and support The providers of our marketing services and support

## Special category data

Certain types of personal data are considered more sensitive and so are subject to additional levels of protection under data protection legislation. These are known as 'special categories of data' and include data concerning your health, racial or ethnic origin, genetic data and sexual orientation. Data relating to criminal convictions or offences is also subject to additional levels of protection.

We may process:

- *health information and lifestyle information* when providing *intermediary services* in relation to a protection insurance product; and/or
- criminal conviction or offence information when providing *intermediary services* in relation to a general insurance product
- *genetic data and sexual orientation for the purpose of advising on, arranging or administering an insurance contract*

In addition to the lawful basis for processing this information set out in the above table, we will be processing it either (i) for the purpose of advising on, arranging or administering an insurance contract or (ii) for the establishment, exercise or defence of legal claims.

In the course of our activities relating to the prevention, detection and investigation of financial crime, we may process criminal conviction or offence information. Where we do so, in addition to the lawful basis for processing this information set out in the above table, we will be processing it for the purpose of compliance with regulatory requirements relating to unlawful acts and dishonesty.

## Marketing

We may use personal data we hold about you to help us identify, tailor and provide you with details of products and services from us that may be of interest to you. We will only do so where we have obtained your consent and then have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to us.

In addition, where you provided your consent, we may provide you with details of products and services of third parties where they may be of interest to you.

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences, please contact us:

By phone: 01539 730382

By email: [unsubscribe@bandmharrison.co.uk](mailto:unsubscribe@bandmharrison.co.uk)

By Post: B & M Harrison Limited, 134 Highgate, Kendal LA9 4HW

In addition, you can opt out of receiving marketing at any time by clicking the 'unsubscribe' link at the bottom of every email.

## Whether information has to be provided by you, and if so why

We will tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data in order for us to provide you with *intermediary services*.

## How long your personal data will be kept

We will retain your personal data indefinitely due to the requirement of our professional indemnity insurers. This is a legitimate interest and legal requirement to ensure our policy is valid

Type of Record	Retention Period
<ul style="list-style-type: none"><li>• contact information</li><li>• identity information</li><li>• financial information</li><li>• employment status</li><li>• lifestyle information</li><li>• health information</li><li>• data about criminal convictions or offences</li><li>• details of any vulnerability</li><li>• details of your dependents and/or beneficiaries under a policy</li><li>• product details</li></ul>	Your records will be maintained indefinitely due to legitimate interest and to the legal requirements of our professional indemnity insurers

## Transfer of your information out of the EEA

We will not transfer your personal data outside of the European Economic Area or to any organisation (or subordinate bodies) governed by public international law or which is set up under any agreement between two or more countries.

You have a right to ask us for more information about the safeguards we have put in place as mentioned above. To learn more, please see 'Your rights' below.

## Your rights

You have legal rights under *data protection regulation* in relation to your personal data. These are set out under the below headings:

- To access personal data
- To correct / erase personal data
- To restrict how we use personal data
- To object to how we use personal data
- To ask us to transfer personal data to another organisation
- To object to automated decisions
- To find out more about how we use personal data

We may ask you for proof of identity when making a request to exercise any of these rights. We do this to ensure we only disclose information or change your details where we know we are dealing with the right individual.

We will not ask for a fee, unless we think your request is unfounded, repetitive or excessive. Where a fee is necessary, we will inform you before proceeding with your request.

We aim to respond to all valid requests within one month. It may however take us longer if the request is particularly complicated or you have made several requests. We will always let you know if we think a response will take longer than one month. To speed up *our* response, we may ask you to provide more detail about what you want to receive or are concerned about.

We may not always be able to fully address your request, for example if it would impact the duty of confidentiality we owe to others, or if we are otherwise legally entitled to deal with the request in a different way.

#### **To access personal data**

You can ask us to confirm whether or not we have and are using your personal data. You can also ask to get a copy of your personal data from us and for information on how we process it.

#### **To rectify / erase personal data**

You can ask that we rectify any information about you which is incorrect. We will be happy to rectify such information but would need to verify the accuracy of the information first.

You can ask that we erase your personal data if you think we no longer need to use it for the purpose we collected it from you.

You can also ask that we erase your personal data if you have either withdrawn your consent to us using your information (if we originally asked for your consent to use your information) or exercised your right to object to further legitimate use of your information, or where we have used it unlawfully or where we are subject to a legal obligation to erase your personal data.

We may not always be able to comply with your request, for example where we need to keep using your personal data in order to comply with our legal obligation or where we need to use your personal data to establish, exercise or defend legal claims.

#### **To restrict our use of personal data**

You can ask that we restrict our use of your personal data in certain circumstances, for example

- where you think the information is inaccurate and we need to verify it;
- where our use of your personal data is not lawful but you do not want us to erase it;
- where the information is no longer required for the purposes for which it was collected but we need it to establish, exercise or defend legal claims; or
- where you have objected to our use of your personal data but we still need to verify if we have overriding grounds to use it.

We can continue to use your personal data following a request for restriction where we have your consent to use it; or we need to use it to establish, exercise or defend legal claims, or we need to use it to protect the rights of another individual or a company.

#### **To object to use of personal data**

You can object to any use of your personal data which we have justified on the basis of our legitimate interest, if you believe your fundamental rights and freedoms to data protection outweigh our legitimate interest in using the information. If you raise an objection, we may continue to use the personal data if we can demonstrate that we have compelling legitimate interests to use the information.

#### **To request a transfer of personal data**

You can ask us to provide your personal data to you in a structured, commonly used, machine-readable format, or you can ask to have it transferred directly to another data controller (e.g. another company).

You may only exercise this right where we use your personal data in order to perform a contract with you, or where we asked for your consent to use your personal data. This right

does not apply to any personal data which we hold or process outside automated means.

#### **To contest decisions based on automatic decision making**

If we made a decision about you based solely by automated means (i.e. with no human intervention), and the decision made by us produces a legal effect concerning you, or significantly affects you, you may have the right to contest that decision, express your point of view and ask for a human review. These rights do not apply where we are authorised by law to make such decisions and have adopted suitable safeguards in our decision-making processes to protect your rights and freedoms.

#### **You can contact us for more information**

If you are not satisfied with the level of information provided in this privacy notice, you can ask us about what personal data we have about you, what we use your information for, who we disclose your information to, whether we transfer it abroad, how we protect it, how long we keep it for, what rights you have, how you can make a complaint, where we got your data from and whether we have carried out any automated decision making using your personal data.

If you would like to exercise any of the above rights, please:

- email or write to Michelle Airey at enquiry@bandmharrison.co.uk or B & M Harrison Limited, 134 Highgate, Kendal LA9 4HW;
- let us have enough information to identify you, e.g. name, address, date of birth;
- let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill); and
- let us know the information to which your request relates.

## **Keeping your personal data secure**

We have appropriate security measures in place to prevent personal data from being accidentally lost or used or accessed in an unauthorised way. We limit access to your personal data to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

## **Our supervisory authority**

If you are not happy with the way we are handling your information, you have a right to lodge a complaint with the Information Commissioners Office. It has enforcement powers and can investigate compliance with data protection regulation ([www.ico.org.uk](http://www.ico.org.uk)).

We ask that you please attempt to resolve any issues with us before the ICO.

## **How to contact us**

Please contact **Michelle Airey** if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact **Michelle Airey**, please send an email to enquiry@bandmharrison.co.uk or write to B & M Harrison Limited, 134 Highgate, Kendal LA9 4HW

## Glossary of Terms

<b>we, us or our</b>	B & M Harrison Limited a company registered in (England and Wales) (Scotland) (company number 05894909) and having its registered office at 134 Highgate, Kendal, LA9 4HW	<b>information</b>	medical history, including symptoms, diagnoses, procedures and outcomes, as well as information about your height and weight. This could include previous and current or persistent medical conditions and family medical history
<b>Communications</b>	What we learn about you from letters, emails and conversations between us	<b>identity information</b>	this is any information that can be used to distinguish a person or verify their identity, such as name, date of birth, place of birth, gender, marital status, national identity card/number, passport, drivers licence, national entity identifier and national insurance number
<b>contact information</b>	these are details that can be used to contact a person, including title, first name, surname, personal telephone number, fax, email address, home address, country, postcode or city of residence. This may also include work contact information such as work telephone number, fax, work email and work address	<b>intermediary services</b>	these are the services we provide to you in relation to the products, which may include: <ul style="list-style-type: none"> <li>Financial Planning</li> <li>Financial Advice to purchase a product</li> <li>A review of your existing products</li> </ul>
<b>Consents</b>	Any permissions, consents or preferences that you give to us	<b>lenders</b>	a mortgage lender, bridging facility provider, secured loan/second charge lender or personal loan provider
<b>Cookies</b>	Cookies are files that are automatically downloaded to any device that you use when you visit our website (this could be on your computer, tablet, mobile phone or other electronic device. They are designed to make your visit quicker, easier and better. This can also let us know how well our website is working and to tailor your experience on our website.	<b>lifestyle information</b>	this includes both work and leisure behaviour patterns. Most relevant to your <i>products</i> may be your smoker status, alcohol consumption, health, retirement age and exercise habits
<b>data controller</b>	means a natural or legal person (such as a company) which determines the means and purposes of processing of personal data. For example, we are your data controller as we determine how we will collect personal data from you, the scope of data which will be collected, and the purposes for which it will be used in the course of us providing you with <i>intermediary services</i>	<b>product</b>	this is an investment, pension, mortgage, protection and/or general insurance product in respect of which we provide <i>intermediary services</i> to you
<b>data protection regulation</b>	applicable data privacy and protection laws	<b>product provider</b>	a company which provides investment, pension, protection and/or general insurance products
<b>documentary data</b>	Details about you that are stored in documents in different formats or copies of them	<b>sanction check information</b>	this is information relating to your politically exposed persons (PEPs) status and Her Majesty's Treasury financial sanctions status, which is recorded to prevent fraud and money laundering
<b>employment status</b>	this is information about your work, if you are employed, self-employed, unemployed, a student or on job seeker allowance	<b>Technical, profile and usage data</b>	Details on the devices and technology that you use including settings, marketing choices and data from devices you use (such as mobile phone or laptop) to use our online services (such as our website). We will also use cookies and other internet tracking software to collect data whilst you are using our website.
<b>FCA</b>	the Financial Conduct Authority, being the independent watchdog that regulates financial services	<b>vulnerability</b>	a vulnerable consumer is someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when an advisory firm is not acting with appropriate levels of care. These customers are more likely to suffer severe detriment if something goes wrong. Details of vulnerability fall in to the following categories: health; resilience (financial); life events; and capability (financial knowledge/confidence)
<b>financial information</b>	this is information relating to your financial status, including salary/income, outgoings/expenditure, tax rate and P60		
<b>health</b>	this is information relating to your		

