

TITAN WEALTH PLANNING LIMITED - PRIVACY POLICY

1. GENERAL

1.1 Definitions

1.1.1 Titan Wealth Planning Limited (“we” “us” “our”) is committed to protecting and respecting your privacy. We are the data controller and will process your personal data in accordance with the UK GDPR and the Data Protection Act 2018 and any national laws which relate to the processing of personal data (“data protection legislation”).

1.1.2 Please read the following carefully to understand our views and practices regarding Your Data and how we will treat it. This policy applies to information we collect about:

- (1) Visitors to our website(s)
- (2) Customers
- (3) Introducers
- (4) Suppliers

1.2 Visitors to Our Websites

1.2.1 We may collect and process personal data about you in the following circumstances:

- (1) when you complete the online contact forms on our website (“**Site**”) providing us with your name, address, contact details and the nature of your enquiry;
- (2) whenever you provide information to us when reporting a problem with our Site, making a complaint, making an enquiry or contacting us for any other reason. If you contact us, we may keep a record of that correspondence;
- (3) when you visit our Sites we will retain details such as traffic data, location data, weblogs and other communication data, and the resources that you access (see section 1.2.3 on Cookies below); and
- (4) whenever you disclose your information to us, or we collect information from you in any other way, through our Sites.

1.2.2 IP Address: We may collect information about your device, including where available your Internet Protocol address, for reasons of fraud protection. We may also collect information about your device’s operating system and browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users’ browsing actions and patterns, and does not identify any individual.

1.2.3 Cookies - Our Sites use cookies to distinguish you from other users of our Sites. This helps us to provide you with a good experience when you browse our Sites and also allows us to improve our Sites. For detailed information on the cookies we use and the purposes for which we use them see our Cookie Policy <https://www.titanwealthplanning.com/cookies>.

1.2.4 We may use your personal data for our legitimate interests in order to:

- (1) provide you with information, or services that you requested from us;
- (2) respond to an enquiry submitted via our online contact forms;
- (3) allow you to participate in interactive features of our Sites, when you choose to do so;

- (4) ensure that content from our Sites are presented in the most effective manner for you and for your device;
- (5) improve our Sites and services;
- (6) process and deal with any complaints or enquiries made by you; and
- (7) contact you for marketing purposes where you have signed up for these (see section 5 for further details).

1.2.5 Website Links - Our Site may, from time to time, contain links to and from the websites of third parties. Please note that if you follow a link to any of these websites, such websites will apply different terms to the collection and privacy of your personal data and we do not accept any responsibility or liability for these policies. Please check before you submit your information to these websites.

2. CUSTOMERS

2.1.1 We will collect details such as name, address, email address, contact number, date of birth, national insurance number, financial information and information about personal circumstances in order to provide you with the service that you have engaged our services to provide. We will collect and use this information both initially and ongoing where you ask us to provide an ongoing service to you.

2.1.2 Where you have asked us to provide a service, we may use your data to verify your identity with a credit referencing service in order to comply with the law in relation to preventing money laundering, terrorist financing and other financial crime

We will share customer personal information with our employees to manage our relationship with you and we will retain your personal data. We're also subject to regulatory requirements to retain your data for specified minimum periods. These are, generally:

- Five years for investment business
- Three years for mortgage 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 will not usually keep your data for longer than 6 years after the end of our relationship unless regulatory or contractual obligations mean we need to.

2.1.3 We will use your personal data provided to comply with our contractual obligations arising from the agreements we enter into with you and share the data with financial institutions who can assist in the provision of financial services to you including product providers, lenders, banks, insurers, fund managers and platform providers.

2.1.4 We will use customer personal data for our legitimate interests including:

- (1) sharing personal data with companies who provide compliance services to us. This is necessary to ensure that we are complying with our regulatory responsibilities to ensure that the advice and the services we provide are suitable for our customers and comply with the relevant regulatory rules;
- (2) sharing personal data with companies who provide services which allow us to conduct product research on your behalf to ensure you get the most suitable advice;

(3) informing you about products and services which may be of interest to you;

2.1.5 In addition to the above, with your consent, we will obtain “special category data” from you and from third parties. This can include details about your health, ethnic origin, criminal prosecutions, religion, political opinions, trade union membership and sexual orientation. In most cases, we will get this information from you directly but occasionally, in some cases, we may get this information from third parties (such as from employers who have engaged us to provide a service to you).

2.1.6 Unfortunately, in some instances due to the regulatory requirements we are subject to in providing advice or services, without special category data mentioned above, we may not be able to provide you with a service. We will let you know if this is the case.

2.1.7 The majority of your information is processed in the UK and European Economic Area (EEA). However, some of your information may be processed by third parties we work with outside of the EEA. Where your information is being processed outside of the EEA, we take additional steps to ensure that their information is protected to at least an equivalent level as would be applied by UK/EEA data privacy laws e.g. we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

3. SUPPLIERS

3.1.1 We will collect details such as contact names, address, email address and telephone number in order to contact you about goods and/or services we have ordered from you, to comply with our contractual obligations and to place further orders. We may share your personal data with our employees to manage our relationship with you and we will keep your personal data for as long as we require your goods and/or services subject to a maximum of six years from the date of our last contact with you, with the exception of records relating to pension transfers which must be kept indefinitely.

4. MARKETING

4.1.1 If you indicate that you consent to marketing contact, we may use customer personal data to provide you with details about our services, products and business events which we think may be of interest.

4.1.2 You have the right to opt-out of receiving the information at any time. To opt-out of receiving such information you can:

- (1) tick the relevant box situated in the form on which we collect your information;
- (2) clicking the unsubscribe button contained in any such communication received; or
- (3) email us at marketing.wp@titanwh.com or call 01454 632495 providing us with your name and contact details.

4.1.3 WHERE YOU HAVE SUBSCRIBED TO RECEIVE MARKETING CORRESPONDENCE FROM US WE WILL KEEP YOUR PERSONAL DATA FOR SIX YEARS FROM WHEN YOU SUBSCRIBED TO RECEIVING MARKETING INFORMATION FROM US OR UNTIL YOU UNSUBSCRIBE FROM RECEIVING SUCH CORRESPONDENCE FROM US (WHICHEVER IS EARLIER).

5. LEGAL BASIS FOR PROCESSING YOUR DATA

5.1.1 IN ACCORDANCE WITH DATA PROTECTION LEGISLATION WE ARE REQUIRED TO NOTIFY YOU OF THE LEGAL BASIS UPON WHICH WE PROCESS YOUR PERSONAL DATA. WE PROCESS YOUR PERSONAL DATA FOR THE FOLLOWING REASONS:

- (1) FOR PERFORMANCE OF A CONTRACT WE ENTER INTO WITH YOU;**
- (2) WHERE NECESSARY FOR COMPLIANCE WITH A LEGAL OBLIGATION WE ARE SUBJECT TO; AND**
- (3) FOR OUR LEGITIMATE INTERESTS (AS DESCRIBED WITHIN THIS POLICY).**

5.1.2 WE WILL ALSO PROCESS YOUR PERSONAL DATA INCLUDING PERSONAL SENSITIVE DATA WHERE WE HAVE OBTAINED YOUR EXPLICIT CONSENT.

6. THIRD PARTIES

6.1.1 In addition to the third parties mentioned previously in this policy, we may disclose your personal data to third parties for the following legitimate business purposes:

- (1) staff members in order to facilitate the provision of services to you;
- (2) IT software providers that host our website and store data on our behalf; and
- (3) to a prospective buyer of some or all of our business or assets, in which case personal data including Your Data will also be one of the transferred assets.

6.1.2 We may share your personal information with other companies within our corporate group, including subsidiaries, affiliates, and parent companies for the purpose of internal administration, additional services, customer support, marketing, and analytics. Such sharing is necessary for our legitimate interests in managing our business effectively and providing you with the best possible service.

6.1.3 We ensure that any sharing of personal data within our Group is done in compliance with applicable data protection laws, including the General Data Protection Regulation (GDPR) and the Data Protection Act 2018. Additionally, we maintain appropriate safeguards to protect your privacy rights, implementing technical and organisational measures to ensure the security and confidentiality of your information.

6.1.4 As the UK is no longer part of the European Economic Area (EEA) any transfers of personal data outside the UK will be conducted in accordance with the UK GDPR and other applicable Data Regulation. We will also ensure safeguards are in place such as contractual clauses or binding corporate rules to protect your data. By using our products and services you consent to sharing of your personal information within our corporate Group as described above

6.1.5 We may disclose your personal data to the police, regulatory bodies, legal advisors or similar third parties where we are under a legal duty to disclose or share your personal data in order to comply with any legal and regulatory obligations, or in order to enforce or apply our agreements.

6.1.6 We may also disclose your personal data to protect our rights, property, or safety of our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

6.1.7 We will not sell or distribute your personal data to other organisations without your consent to do so.

6.1.8 The majority of your information is processed in the UK and European Economic area (EEA). However, some of your information may be processed by third parties we

work with outside of the EEA.

Where your information is being processed outside of the EEA, we take additional steps to ensure that their information is protected to at least an equivalent level as would be applied by UK/EEA data privacy laws e.g. we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

7. DATA SECURITY

7.1.1 Information you provide to us is shared on our secure servers. We have implemented appropriate physical, technical and organisational measures designed to secure your information against accidental loss and unauthorised access, use, alteration or disclosure. In addition, we limit access to personal data to those employees, agents, contractors and other third parties that have a legitimate business need for such access.

7.1.2 Where we have given you (or where you have chosen) a password which enables you to access certain parts of our Sites or the site of any product provider recommended to you by us, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

7.1.3 Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your information transmitted to our Site; any transmission is at your own risk.

8. YOUR RIGHTS

8.1 Keep Your Data Up to Date

8.1.1 It is important that the personal data we hold about you is accurate and current. Please keep us informed if the personal data we hold about you changes. Where we provide an ongoing service to you, we will periodically ask you to update your details

8.2 Remove, Restrict or Access Your Data

8.2.1 You have the right to object to the processing of your personal data in certain circumstances and to withdraw your consent to the processing of your personal data where this has been provided.

8.2.2 You can also ask us to undertake the following:

- (1) remove your personal data from our servers and systems entirely;
- (2) send you copies of your personal data in a commonly used format and transfer your information to another entity where you have supplied this to us, and we process this electronically with your consent or where necessary for the performance of a contract;
- (3) restrict the use of your personal data; and
- (4) provide you with access to information held about you and for this to be provided in an intelligible form.

8.2.3 We may request specific information from you to help us confirm your identity. Data protection legislation may allow or require us to refuse to provide you with access to some or all the personal data that we hold about you or to comply with any requests made in accordance

with your rights referred to above. If we cannot provide you with access to your personal data, or process any other request we receive, we will inform you of the reasons why, subject to any legal or regulatory restrictions.

8.2.4 Please send any requests relating to the above to:

Data Protection Officer/Compliance:
Titan Wealth Planning Limited
7th Floor, East Wing
3 Temple Quay,
Temple Back East
Bristol
BS1 6DZ

Email: compliance.wp@titanwh.com

Tel: 0800 048 0150

Please specify your name and the action you would like us to undertake. Please also include full contact details in case we need to query your request.

8.3 Withdrawing Your Consent

8.3.1 Where you have provided your consent to the collection, processing and transfer of your personal data, you may withdraw that consent at any time. This will not affect the lawfulness of data processing based on consent before it is withdrawn. To withdraw your consent please contact us at:

Compliance
Titan Wealth Planning Limited 7th Floor,
East Wing,
3 Temple Quay
Bristol,
BS1 6DZ

Email: compliance.wp@titanwh.com

Tel: 0800 048 0150

8.4 Data Protection Complaints

8.4.1 If you have any concerns or wish to complain about how Titan Wealth Planning Limited handles your data, you can call 0800 048 0150 and ask to speak to Titan Wealth Planning Limited's Data Protection Officer. Or you can email:

compliance.wp@titanwh.com.

8.4.2 If you are not happy with the Data Protection Officers response or if you would prefer not to speak to Titan Wealth Planning Limited then you can find more information about raising a grievance on the website of the Information Commissioners' Office (ICO) <https://ico.org.uk/concerns> or by calling them on 0303 123 1113. The ICO is the UK's independent body set up to uphold information rights.

8.4.3 Titan Wealth Planning Limited is registered on the Data Protection Register under Registration Number Z3005428.

9. CHANGES TO THIS POLICY

9.1.1 We reserve the right to update this privacy policy at any time, and any changes we make to our privacy policy will be posted on this page. We will notify you if there are any changes to this policy that materially affect how we collect, store or process your personal data. If we would like to use your previously collected personal data for different purposes than those we notified you about at the time of collection, we will provide you with notice and, where required by law, seek your consent, before using your personal data for a new or unrelated purpose. We may process your personal data without your knowledge or consent where required by applicable law or regulation.

10. CONTACT US

10.1.1 We have appointed a Data Protection Officer to oversee compliance with this privacy policy. If you have any questions, comments or requests regarding this policy or how we use your personal data please contact our Data Protection Officer at compliance@titanwh.com or by calling 0800 048 0150. This is in addition to your right to contact the Information Commissioners Office if you are unsatisfied with our response to any issues you raise at <https://ico.org.uk/global/contact-us/>

Last updated: 03/05/2024.