

Creative Wealth Management - Privacy Notice

Introduction

This Privacy Notice sets out how Creative Benefit Wealth Management Limited, a company registered in England and Wales with company number 08196422, having its registered office at Cannon Place, 78 Cannon Street, London, EC4N 6AF and its head office address at 2 Cherry Orchard Road, Croydon, Surrey CR0 6BA (“Creative” “We”), use and protect any personal data that you provide to Creative. For full details of our Privacy Policy, including how We may collect personal data through use of our website, please see our Privacy Policy at <https://www.creativebenefits.co.uk/wealth-management/>

We provide services to individuals in connection with the administration of their wealth management and benefits, and through providing services to individuals We may collect and process personal data about individuals (“Services”). Creative and its affiliated Group companies (“Creative Group”) are firmly committed to respecting and protecting the privacy of all personal data received or collected, in adherence to Data Protection Legislation (defined below) and best business practice. The Creative Group has established this Notice so that you can understand the care with which we intend to treat your personal data.

Why am I receiving this Privacy Notice?

You are receiving this Privacy Notice because you have asked us to provide various services to you in connection with the administration of your wealth management, including advice on various benefits or other forms of financial advice (“Services”). Through providing Services to you, We will collect and process personal data about you, which will include your name, contact details and other types of personal data or special category data as set out in this Privacy Notice.

Creative and its affiliated Group companies (“Creative Group”) are firmly committed to respecting and protecting the privacy of all personal data received or collected by it, in adherence to Data Protection Legislation (defined below) and best business practice. The Creative Group has established this Privacy Notice so that you can understand the care with which we intend to treat your personal data.

Terminology used

Creative’s data protection and privacy measures are governed by the (i) the General Data Protection Regulation ((EU) 2016/679) (“GDPR”) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK and then (ii) any successor legislation to the GDPR or the Data Protection Act 1998 (“Data Protection Legislation”).

For the purpose of Data Protection Legislation where personal data is provided directly to us by email, meeting with you or other means where We are determining the way in which that personal data is processed, then

Creative will be a data controller of such personal data and we will be responsible for the protection of that personal data in accordance with Data Protection Legislation, as summarised in this Privacy Notice and set out in full within our Privacy Policy.

Personal data and Basis for Collection

Personal data means any data or information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data). Creative may also need to process Special Categories of data (as defined by Data Protection Legislation) about you (including details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data), in order to provide its Services to you. This is because Creative provides a wide range of advice as part of its Services. Creative may also collect and process information about criminal convictions and offences as may be required for regulated business activities, as required for regulatory purposes. We will notify you when such Special Categories of data are being collected and how they will be used in connection with the Services we provide, at the time of collection.

Where Creative is acting as a data controller, Creative may collect, use, store and transfer different kinds of personal data about you which Creative has grouped together as follows:

- **Identity Data** includes first name, last name, username or similar identifier, title, job title and date.
- **Contact Data** includes billing address, delivery address, email address and telephone numbers.
- **Employment and financial data** including information about an individual’s salary, benefits or other financial information, in order for Creative to advise an individual and provide its services.

If you fail to provide personal data

Where Creative needs to collect personal data by law, or under the terms of a contract Creative has with you and you fail to provide that data when requested, Creative may not be able to perform the contract it has or is trying to enter. In this case, Creative may have to cancel the Services but it will notify you (or where appropriate, its client) if this is the case at the time.

How is your personal data collected?

Creative uses different methods to collect personal data from and about you including through:

- **Direct interactions.** You may give us your contact information by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when Creative provides its Services, or when meeting with you in connection with our Services; or
- **Enquiries** information, when made through our website or by email; or

- **Third parties or publicly available sources.** We may receive personal data about you from various third parties and public sources such as contact data from providers, including third party debt agencies.

How Creative uses your personal data

Creative will only use your personal data when the law allows us to, ie, if we have a legal basis for doing so, as outlined in this Privacy Notice or as notified to you at the time we collect your personal data, and for the purposes for which it was collected, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do this. Please note that we may process your personal data without your knowledge or consent, where this is required or permitted by law.

Where we act as the data controller, we have set out below in the table a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are, where appropriate. Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact Creative if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you as a new client and verify your identity (where required) and to provide you with our Services	(a) Identity (b) Contact	Performance of a contract Consent (for use of special categories of data)
To perform anti-money laundering checks	(a) Identity (b) Contact	Legitimate interests
To process and deliver the Services including: (a) Manage accounts, payments, fees and charges (b) contacting you and corresponding about the Services	(a) Identity (b) Contact	Performance of a contract Necessary for our legitimate interests (to recover debts due to us)

To respond to queries and enquiries	(a) Identity (b) Contact	Legitimate interests Performance of a contract
To undertake marketing to you	(a) Identity (b) Contact	Legitimate interests

How your personal data may be shared

Where we act as the data controller, personal data processed by Creative may be shared as follows:

- with any member of the Creative Group, which means Creative’s subsidiaries, Creative’s ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006;
- with permitted third party contractors of Creative for the purposes of performing its Services;
- where Creative is under a duty to disclose your personal data to comply with any legal obligation, or to enforce or apply Creative’s or terms and conditions and other agreements;
- to protect the rights, property, or safety of Creative, Creative’s client, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and for compliance with laws; and
- with the Pensions Regulator and/or Financial Conduct Authority, as may be appropriate for regulatory purposes.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

How Creative stores personal data

For secure storage, Creative does not transfer your personal data outside the European Economic Area (EEA).

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

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

Personal Data Retention

We will only retain personal data where act as a data controller for 6 years after the termination of the Services (unless otherwise required by a regulator or by law), including any periods required for the

purposes of satisfying any legal, accounting, regulatory or reporting requirements.

Your Rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. These include the right to:

- The right to be informed – this is information on for what purpose we are processing it and what personal data we are processing.
- The right of access – you have the right to be provided with copies of the personal data of you that we are processing as well as confirmation of the processing we are doing. You can do this by sending a “subject access request” to the contact details noted above for our consideration.
- The right to rectification – if you think the personal data that we hold on you is wrong you can tell us and we will fix it.
- The right to erasure (also known as the right to be forgotten) – if you want us to permanently delete the personal data we hold for you then you can ask us to do so.
- The right to restrict processing – if you do not like how we are using your personal data then you can let us know and we will stop processing it in that way.
- The right to data portability – if you want us to pass on your personal data to someone else then please let us know. This transfer should not affect the integrity or otherwise damage your personal data.
- The right to withdraw your consent – you can withdraw your consent for us to process your personal data (if we have relied on your consent to process your personal data) at any time by contacting us. If we have relied only on your consent as the basis to process your personal data then we will stop processing your personal data at the point you withdraw your consent. Please note that if we can also rely on other bases to process your personal data aside from consent then we may do so even if you have withdrawn your consent.
- Rights in relation to automated decision making and profiling – if we use either automated decision making or profiling then you have a right to know. Also, we need your consent if either of these are used to make a decision that affects you. As with all consent, you can withdraw it at any time.

To exercise any of the above rights please email your request to: data@creativebenefits.co.uk.

Where you exercise your right to erasure or where information is deleted in accordance with Creative’s retention Notice, please note that after the deletion of your personal data, it cannot be recovered, so if you require a copy of this personal data, please request this during the period Creative retains the data.

Where you exercise your right to request access to the information Creative processes about you, you will not have to pay a fee to access your personal data (or to exercise any of the other rights). However,

we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive.

Alternatively, we may refuse to comply with your request in these circumstances.

Creative will try to respond to all legitimate access requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

Automated decision making

We may introduce various technologies that may make an automated decision which uses your personal data to reach a specific decision. If we intend to use such automated decision making technologies, you will be told at the time we wish to introduce such technologies and we will obtain your consent to such use and processing of your personal data.

Complaints

If you would like to make a complaint in relation to how Creative may have stored, used or processed your personal data, you have the right to make a complaint at any time to the Information Commissioner’s Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). Creative would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

How to contact us

If you have any questions regarding your personal data and how we may use it, including any queries relating to this Notice, please contact us at data@creativebenefits.co.uk or writing to the “Data Protection Officer” at the head office address noted above.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Changes to this Privacy Notice and your duty to inform us of changes

As and when necessary, changes to this Privacy Notice will be posted here. Where changes are significant, we may also email all our registered users with the new details, and where required by law, we will obtain your consent to these changes.

This Privacy Notice was last updated on 25 April 2018.