

Privacy Policy

This privacy notice explains how we use any personal information we collect about you.

Who we are

Ergowealth is made up of different legal entities, Ergowealth Ltd, Ergowealth Services Ltd and Ergowealth Group Ltd. This privacy policy is issued on behalf of the Ergowealth Group so when we mention ["Ergowealth"], "we", "us" or "our" in this privacy policy, we are referring to the relevant company in the Ergowealth Group responsible for processing your data. Ergowealth Limited is the controller and responsible for this website.

We have appointed a data privacy manager who is responsible for overseeing questions in relation to this privacy policy. If you have any questions about this privacy policy, including any requests to exercise your legal rights. Please contact the data privacy manager using the details set out below.

Contact details

If you have any questions about this privacy policy or our privacy practices, please contact our data privacy manager in the following ways:

Full name of legal entity: Ergowealth Limited

Alastair.whitehead@ergowealth.com

Derwent House, Dedmere Road, Marlow Buckinghamshire SL& 1PG

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK regulator for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

What information do we collect about you?

We collect information about you when you request us to provide you with quotes for our services and engage us for financial planning/financial advice and investment management services. 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.

We try at all times to keep all personal data collected and processed accurate and up-to-date. We check the accuracy of data when it is collected and at regular intervals thereafter. Where any inaccurate or out-of-date data is found, all reasonable steps will be taken to amend or erase that data, as appropriate.

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.

The GDPR and the UK Data Protection Legislation provide six legal grounds (reasons) under which personal information can be processed (used) in a way that is lawful. For the processing to be lawful, at least one of the legal grounds must apply. The legal grounds that are most relevant to Ergowealth's use of your personal information are:

- Contract – For example, as part of the purchase of our services we have a contract with you, that we can only fulfil by using your personal information (e.g. by sending emails and post).
- Legitimate Interest – Our business purposes include, among others, keeping our customers informed of latest developments and products and services. Our use will be fair and balanced and will never unduly have an impact on your rights. You have the ability to opt out of communications at any time by clicking on the Unsubscribe link in emails.
- Compliance with law - Where we are subject to a legal obligation and need to use your personal information in order to comply with that obligation.

How will we use the information about you?

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.

- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal obligation.

Who might we share your information with?

If you agree, we may email you about other products or services that we think may be of interest to you.

We use tools supplied by third parties for profiling customers and agreements are in place to protect your data in accordance with data protection laws and policies.

We won't share your information for marketing purposes with companies outside our group of companies/other companies.

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.

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, such as encryption of data with password protection.

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.

Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

How long do we keep hold of your information?

In principle, your personal data shouldn't be held for longer than is required under the terms of our contract for services with you. However, we're subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us. In any case, we'll not retain your personal data for longer than past the time of your death.

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 email or write to us using the contact details noted below.

You may make a subject access request ("SAR") at any time to find out more about the personal data which we hold about you. We are usually required to respond to SARs within one month of receipt (this can be extended by up to two months in the case of complex and/or numerous requests, and in such cases, the data subject shall be informed of the need for the extension).

All subject access requests must be sent to our Data Protection Officer.

We do not charge a fee for the handling of normal SARs. The Company reserves the right to charge reasonable fees for additional copies of information that has already been supplied to a data subject, and for requests that are manifestly unfounded or excessive, particularly where such requests are repetitive.

You also have the following rights in respect of your personal data:

- The right to be informed of the processing;
- The right to rectification;
- The right of erasure;
- The right to restrict processing;
- The right of data portability;
- The right to object to processing;
- The right to understand automated decision making and profiling.

For more details on how to exercise these rights please contact us.

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 a 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 email 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 this 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 place any updates on this web page (and/or) inform you of any changes when they occur. This privacy policy was last updated on 26 May 2021.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you: by email at info@ergowealth.com

Or write to us at:

Ergowealth Ltd, Derwent House, Dedmere Road, Marlow, Buckinghamshire SL7 1PG