



Types of personal information that we collect about you

This factsheet should be read in conjunction with the Ramsay Brown Financial Services Limited (“we”, or “us”, or “our”) Data Protection Notice – version May 2018.

Due to the comprehensive and highly personalised nature of the services we offer we would point out that the examples reflected in this document are not exhaustive and it is possible that other types of personal information (including personal category data) not mentioned may also be collected depending on individual client circumstances.

Personal Information

Types of personal information	Why we collect it
<p>Identity details including your name and date of birth.</p> <p>We may ask for copies of identity documents in which case we may collect details including your place of birth and residential address.</p>	<ul style="list-style-type: none"> • To carry out money laundering and financial checks and for fraud and crime prevention and detection purposes. • We will only ever use copies of identity documents for this purpose. • We collect and process this personal information in order to comply with our legal and regulatory requirements.
<p>Your contact details including your name, postal, phone and email address(es) and other personal details about you including your title, job title, marital status and date of birth.</p>	<ul style="list-style-type: none"> • To contact you in order for us to manage, administer and provide our services to you. • To respond to any correspondence and service-related enquiries you send to us in respect of our services. • To discuss products or services for which you apply or may be interested in applying for. • To manage any applications you make for products or services. • To communicate any updates to you including any changes to our services, the terms and conditions of any services which we have provided to you, any changes to our Data Protection Notice and to our websites. • To contact you in order to receive your feedback on our services and to participate in related surveys.
<p>Financial information relating to you, including pension contributions and current value, salary, bank account balances, credit card balances details of investments and payment card details.</p>	<ul style="list-style-type: none"> • To evaluate your eligibility for products, including making credit searches with credit reference agencies and fraud searches with fraud prevention agencies. • To enable us to advise you on your financial circumstances and the appropriateness of specific courses of action and products.

	<ul style="list-style-type: none"> • We collect and process this personal information for our legitimate business interests. • To enable you to make payments for our services. • We collect and process this personal information as is necessary for the entry into and performance of any agreements between us (i.e. to assess whether you are eligible for products, and once an agreement has been entered into between you and us, so that we can collect payments from your payment card).
Details of your dependents (name, address and date of birth)	<ul style="list-style-type: none"> • To enable us to provide you with services that you have requested that would involve, or have an impact on, your dependents (who may be adults or minors). Where those dependents are adults, please make sure that you have their permission to provide us with their personal information.
Details of contact that we have had with you such as meetings with you, fact-finding discussions and documentation, recommendations, referrals and quotes.	<ul style="list-style-type: none"> • To allow us to provide a professional service to you and to contact you with information about other services of ours that we think you may be interested in).
Details of services you have received.	<ul style="list-style-type: none"> • We collect and process this personal information for our legitimate business interests.
Client experience and other feedback and information you provide to us.	<ul style="list-style-type: none"> • To review your feedback and experience with us so that we can improve our products and services for you and for our other clients.
Information about complaints and incidents.	<ul style="list-style-type: none"> • We collect and process this personal information for our legitimate business interests and to comply with our legal and regulatory obligations.
Records of calls we receive or make.	<p><i>Please see section below entitled "When we record communications" for more information.</i></p>
All of the personal information described above.	<ul style="list-style-type: none"> • We may disclose your personal information to third parties where we are required to do so to comply with applicable laws and regulatory requirements including in circumstances where we are required to do so by a court Order, regulatory authority or any other third party with the lawful right to request and receive the personal information we hold about you (including law enforcement agencies and tax authorities). • We may also use your personal information where it is necessary for us to take legal advice in order to establish our legal rights, to bring a claim against you or any related parties or to defend a claim from you or any related parties. • We collect and process this personal information for our legitimate business interests including to carry out our own internal business planning, compliance, training, audit and quality assurance purposes.

Special (sensitive) categories of personal data

Types of special category personal data	Why we collect it
Information about your physical or mental health or condition.	Certain products and services that you request may require this information. Specifically, in order for us to advise you on and to submit applications for health or life insurance products and services, we will need to collect information relating to your physical and mental health in order to obtain accurate quotes and to advise on the suitability of products (as insurance premiums and eligibility for products will in part depend on your physical and mental health). We will usually collect this information in the course of meetings with you, on specific questionnaires or in the process of completing an application form for such products and services.
Information about your sex life or sexual orientation.	Some providers may ask for this information in the course of your application for their products or services. We will never ask for this information for our own purposes.
Information about your racial or ethnic origin	Some providers may ask for this information in the course of your application for their products or services. We will never ask for this information for our own purposes.

When we record communications

We, and persons acting on our behalf, may record and/or monitor communications (including telephone conversations over landlines and mobile phones, emails, instant messaging, chat rooms, fax and other electronic communications) between our staff and you.

We record these communications between us in order to comply with our legal and regulatory requirements - as a regulated financial adviser, the law requires us to record these communications.