

Online Privacy Policy



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Introduction

The following statement explains our policy regarding the personal information we collect about you. From time to time, you will be asked to submit personal information about yourself (e.g. name and email address) in order to contact us.

By entering your details in the fields requested, you enable us to provide you with information you require. Whenever you provide such personal information, we will treat that information in accordance with this policy. This website does not automatically capture or store personal information, other than logging the user's IP address and session information such as the duration of the visit and the type of browser used. This is recognised by the web server and is only used for system administration and to provide statistics. Links to other websites do not imply any endorsement, validation or responsibility by Metcalf Moat as to the content or privacy policies of such sites. We cannot guarantee that these links will work all of the time and we have no control over the availability of the linked pages.

Access to your personal information

Under the Data Protection Act you have a right, to obtain a copy of the personal information we hold about you. If you believe that any information held is incorrect or incomplete, you should contact an Adviser Director and the Practice Manager at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

For information on the Data Protection legislation (European Data Protection Directive 95/46/EC, all laws giving effect or purporting to give effect to this (such as the Data Protection Act 1998 or otherwise relating to data protection (to the extent the same apply) and, from 25 May 2018, the General Data Protection Regulation (Regulation (EU) 2016/679) ("GDPR") or any equivalent legislation amending, supplementing or replacing the GDPR), the Privacy and Electronic Communications (EC Directive) Regulations 2003 and the Information Commissioner please follow this link: www.ico.org.uk

Use and storage of your personal information

When you supply any personal information to Metcalf Moat we have legal obligations towards you in the way we use this data. We must collect the information fairly, that is, we must explain how we will use it and tell you if we want to pass the information on to anyone else. Primarily, we use the data to provide financial advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationship with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to accountants, solicitors, tax advisers and sometimes specialist advisers in the financial and insurance industry where you may benefit from the expertise of such third parties. We, and any third party specialist advisers to whom we introduce you, will pass your data to organisations when you agree to purchase and amend policies and products. We will hold your personal information on our systems for as long as you use the service you have requested. For instance, if you are given specialist pension advice, the data will be retained indefinitely. If you require details of the statutory retention periods for the differing product types and classes of data please ask us.

We will ensure that all personal information supplied is held securely, in accordance with the Data Protection legislation. We may be required to share your data with our Regulator (FCA) and other third parties including auditors or insurers. We will not contact you for promotional purposes such as notifying you of improvements to the service or new services unless you specifically agree to be contacted for such purposes at the time you submit your information on the site, or at a later time if you sign up specifically to receive such promotional services.

Intellectual property

Users of this site may not print, download or in any manner copy images or text from the site, except for personal, non-commercial use, without permission from Metcalf Moat.

How Cookies are used by us

Cookies cannot be used to identify you personally. These pieces of information are used to improve services for you through, for example:

- i) enabling a service to recognise your device so you don't have to give the same information several times during one task
- ii) recognising that you may already have given a username and password so you don't need to do it for every web page requested
- iii) measuring how many people are using services, so they can be made easier to use and there's enough capacity to ensure they are fast
- iv) analysing data to help us understand how you use our services so we can improve them.

Third Party Sites: Third party internet sites that you can link to from this website will not be covered by our Privacy Policy and Metcalf Moat accept no responsibility or liability for any actions that these sites may perform. We advise that you should check the policy of each site that you visit.

Removing or changing your information: if you wish to change the information that we hold for you, please contact us.

If you wish to have your information removed from our database either permanently or temporarily, please contact us. Due to our Regulatory obligations & Legal responsibilities, there may be occasions where we are unable to delete records. We will discuss this with all clients who request any data to be deleted.

Making a complaint about the way in which your data is stored or used: In the unlikely event that you have a complaint about the way in which your details are used or stored by this company, please contact administrator@metcalfmoat.co.uk or write to:

Metcalf Moat, Cardinal House, 27 Station Square, Petts Wood, Orpington, Kent, BR5 1LZ. If you simply have a query about any aspect of this policy or wish to have any part of it clarified, please contact us.