

Certitude Wealth

Privacy Notice

Your Personal and Sensitive Personal Data – what is it?

Personal Data relates to a living individual who can be identified from that data; Sensitive Personal Data covers specific information such as health details, origins and opinions. Identification can be by the information alone or in conjunction with any other information in the Data Controller's possession or likely to come into such possession. The processing of Personal Data is governed by the General Data Protection Regulation 2016/679 (the "GDPR") and the Data Protection Act 2018.

Who am I?

Joanna Stickings trading as Certitude Wealth is the Data Controller ("we", "us"). This means they decide how your Personal Data is processed and for what purposes.

How do I process your Personal Data?

I comply with our obligations under the GDPR by keeping Personal and Sensitive Data up to date; Sensitive Personal Data covers specific information such as health details, origins and opinions by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting Personal Data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect your data.

I use your Personal and Sensitive Data for the following purposes to:

- provide our advice and implementation service in respect of financial products, such as mortgages, life assurance, pensions and investments
- keep in contact with our clients about products and services which we believe may be of value to them.

What is the legal basis for processing your Personal Data?

Article 6 Processing

- Consent of the Data Subject, where we are marketing to the public.
- Processing is necessary for the performance of a contract with the Data Subject or to take steps to enter a contract, where we have been engaged to provide financial services.

Article 9 Processing

- Explicit consent of the Data Subject; where we wish to tell people about events, news, services
- Processing is necessary for the establishment, exercise or defence of legal claims or where courts are acting in their judicial capacity.

Sharing your Personal Data

Your Personal and Sensitive Data will be treated as strictly confidential and will be shared only with Julian Harris Adviser Network Limited and providers of financial service products, third-party data storage providers and legal or regulatory authorities if obliged to do so.

I keep your Personal and Sensitive Data for no longer than reasonably necessary and only retain your data for servicing the financial services provided where agreed and in case of any legal claims and for regulatory purposes.

Your rights and your Personal Data

Unless subject to an exemption under the GDPR, you have the following rights with respect to your Personal Data, you have the right to:

- request a copy of your Personal and Sensitive Data which we hold about you
- request that we correct any Personal or Sensitive Data if it is found to be inaccurate or out of date
- request your Personal and Sensitive Data is erased where it is no longer necessary for us to retain such data
- withdraw your consent to the processing at any time
- request that the Data Controller provide the Data Subject with his/her Personal Data and where possible, to transmit that data directly to another Data Controller
- where there is a dispute in relation to the accuracy or processing of your Personal Data, to request a restriction is placed on further processing
- object to the processing of Personal Data
- lodge a complaint with the Information Commissioners Office.

Further processing

If I wish to use your Personal and Sensitive Data for a new purpose, not covered by this Data Protection Notice, then I will provide you with a new notice explaining this new use prior to commencing the processing and setting out the relevant purposes and processing conditions. Where and whenever necessary, I will seek your prior consent to the new processing.

Cybercrime Warning

Please be aware that there is a significant risk posed by cyber fraud, specifically affecting emails enclosing bank account details. If you receive an email from Joanna Stickings trading as Certitude Wealth requesting or providing bank details, please contact your Adviser immediately for clarification. All payment requests should be verbally validated.

Contact Details

Office number: 07776 141442
E-mail address: joanna@certitudewealth.co.uk

You can contact the Information Commissioners Office on 0303 123 1113 or via email <https://ico.org.uk/global/contact-us/email/> or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire. SK9 5AF.

Consent

By signing this form, you confirm you have read this Data Protection Notice and are consenting to Joanna Stickings holding and processing your Personal Data. By signing, you are also confirming that any fee involved in this agreement have been explained to your satisfaction and acknowledge receipt of Initial Disclosure Document and Terms of Business.

Signed: _____

Name: _____

Date: _____

Marketing and Future Contact

Please complete to confirm your preference. If you do not wish to be contacted regarding the below, please leave this section blank:

Name: _____

Address: _____

Telephone: _____

Email address: _____

Tick those you consent to:

- ☐ To keep you informed about news, events, activities and service
- ☐ To contact you with surveys about current events
- ☐ Send you offers of other products and services that we offer.

I consent to be contacted by: email ☐ by text ☐ by post ☐ by phone ☐

You can grant consent to all the purposes; one of the purposes or none of the purposes. Where you do not grant consent, we will not be able to use your Personal Data for marketing purposes but may process the data in certain limited situations, such as where required to do so by law or to protect members of the public from serious harm.

If you do grant consent, please note you can withdraw your consent to all or any one of the above purposes at any time by contacting the Data Controller. Please note that any new processing of your Personal Data will cease once you have withdrawn consent, but this will not affect any Personal Data that has already been processed prior to this point nor our legal or regulatory responsibilities.