

Robert Graham Trustees Limited
Robert Graham & Co
Privacy Policy

Your rights, your information and how we use it

We are committed to protecting your personal information.

Our Privacy Policy contains important information about what personal details we collect; what we do with that information; who we may share it with and why; and your choices and rights when it comes to the personal information you have given us.

For the purpose of the General Data Protection Regulations (EU) 2016/679, we are referred to as the ‘controller’ of the personal information we gather or use.

Any reference to ‘we’, ‘us’ or ‘our’ in this document refers to the SIPP provider and administrator Robert Graham Trustees Limited, and Robert Graham & Co.

Information we collect and use

Information about you that we collect and use includes:

- Information about who you are e.g. your name, date of birth and contact details
- Information connected to your pension scheme or service with us e.g. your bank account details
- Information about your contact with us e.g. meetings, phone calls, emails and letters
- Information you may provide to us about other people e.g. joint applicants or beneficiaries for your scheme

The information that we collect about you is essential for us to be able to carry out the services that you require from us.

We do not require your consent to use your personal data where the law otherwise allows us to use it, or where it is essential to the service we provide you. However, in limited circumstances, we may approach you for your consent to allow us to process ‘sensitive’ personal information. This might relate to your health, marital or civil partnership status or information on a child, e.g. where a child is named as a beneficiary to the scheme. In these cases, with parental or consent from a guardian we will collect and use only the information as required to identify the child (such as their name, age, gender).

If we request ‘sensitive’ personal information, we will provide you with full details of the information that we would like and the reason we need it, so that you can consider whether you wish to consent. You have no obligation to give consent if you are asked for it, and if you do give consent you may withdraw it at any time.

In some cases, if you fail to provide information when requested, we may not be able to perform the contract we have entered into with you, or we may be prevented from complying with our legal and regulatory obligations.

How we collect your information

We may collect your personal information directly from you and from a variety of sources, including

- Directly from you, e.g. via an application form for a scheme or service, when you contact us by phone, email or letters
- Meetings with one of our consultants
- Government or regulatory body such as HMRC

- Via a third party, such as your accountant, lawyer, financial adviser or other professional adviser, or from your employer
- Business directories and other commercially or publicly available sources

What we collect and use your information for

We take your privacy seriously and we will only ever collect and use information which is personal to you where it is necessary, fair and lawful to do so. The main ways in which we may use your personal information are as follows:

- To process an application
- To provide the service you have requested
- To meet our legal and regulatory obligations
- To enable us to prevent, detect and investigate fraud and other financial crimes
- To better understand you and your needs and to be able to communicate with you appropriate advice, information and guidance
- Where it is in the legitimate interests of a third party e.g. sharing information with your employer, other professional advisers, or for the governance of a pension scheme of which you are a member

If you do not wish us to collect and use your personal information in these ways, it may mean that we will be unable to provide you with our services.

Why we are allowed to hold your data

As your scheme administrator and/ or professional trustee our lawful basis for processing your data is:

- Contract: the processing of your personal data is necessary for the contract we have with you to administer and to act for your pension scheme, or because you have asked us to take specific steps before entering into a contract with us.
- Service: the processing of your personal data is necessary for the service you have asked us to carry out for you.
- Legal obligation: the processing of your personal data is necessary for us to comply with the relevant legal and regulatory requirements (not including contractual obligations).

When we process your data for these purposes we will ensure that we always keep your personal data rights in the highest regard and take into account all of your data protection rights in compliance with the General Data Protection Regulation and the safeguarding of your data.

Who we may share your information with

We may share your information with third parties for the reasons outlined in 'What we collect and use your information for.' These third parties include:

- Your adviser or employer
 - Companies we have chosen to support us in the delivery of the services we offer to you and other clients e.g. back office system providers, research, consultancy or technology companies; or companies who can help us in our contact with you, for example an internet service provider
 - Our regulators and our supervisory authorities e.g. the Financial Conduct Authority (FCA), the Information Commissioner's Office for the UK (the ICO), The Pensions Regulator.
 - Law enforcement, credit and identity check agencies for the prevention and detection of crime
 - HM Revenue & Customs (HMRC), or other relevant tax or customs authorities, e.g. for the processing
- We will never sell your details to someone else. Whenever we share your personal information, we will do so in line with our obligations to keep your information safe and secure.

How we protect your information

We take information and system security very seriously and we strive to comply with our obligations at all times. Any personal information which is collected, recorded or used in any way, whether on paper, online or any other media, will have appropriate safeguards applied in line with our data protection obligations.

Your information is protected by controls designed to minimise loss or damage through accident, negligence or deliberate actions. Our employees also protect sensitive or confidential information when storing or transmitting information electronically and must undertake annual training on this.

Our security controls are aligned to industry standards and good practice; providing a controlled environment that effectively manages risks to the confidentiality, integrity and availability of your information.

How long we keep your information

We will keep your personal information only where it is necessary to provide you with our services while you are a customer.

We will keep your information after this period but only where required to meet our legal or regulatory obligations. We also reserve the right to retain personal information for longer than this, due to the possibility that it may be required to provide information for you or to defend a future claim against us.

The length of time we keep your information for these purposes will vary depending on the obligations we need to meet and legitimate interests as noted above.

Your individual rights

You have certain rights in relation to how we use your information. They are:

Right to be informed

You have a right to receive clear and easy to understand information on what personal information we have, why we need it and who we share it with – this is covered within this Privacy Policy and our privacy notices.

Right of access

You have the right of access to your personal information that we hold, along with information on what personal data we use, why we use it, who we share it with and how long we keep it for.

Right to request that your personal information be rectified

If your personal information is inaccurate or incomplete, you can request that it is corrected.

Right to request erasure

You can ask for your information to be deleted or removed if there is not a valid reason for us to continue to have it, subject to our own legal requirements.

Right to restrict processing

You can ask that we block or suppress the processing of your personal information for certain reasons. This means that we are still permitted to keep your information, but must ensure that we don't use it in the future for those reasons you have restricted. If this compromises our service, we may need to cease our involvement.

Right to data portability

You can ask for a copy of your personal information for your own purposes to use across different services. In certain circumstances, you may move, copy or transfer the personal information we hold to another company in a safe and secure way, for example, if you were moving your pension plan to another pension provider.

Right to object

You can object to the Companies processing your personal information where:

- We are relying on a legitimate interest (including profiling), or the legitimate interest of a third party;

- if we were using it for scientific/historical research and statistics.
- Rights related to automatic decision making including profiling

Please note we do not use automatic decision making processes or profiling.

Right to withdraw consent

Most of the time, we will not need your consent to use your personal information, as we will be using it to fulfil our obligations to you. There are limited circumstances where we may ask for your consent to process your information. Where you have given us your consent to use your personal information, you can withdraw your consent at any time.

Where your information is processed

The majority of your information is processed in the UK and European Economic Area (EEA).

However, some of your information may be processed by us or the third parties we work with outside of the EEA. When this is the case we will ensure that suitable protection is maintained at all times by ensuring that appropriate safeguards are in place.

Information regarding dependants

Please note that it is not practicable for us to send a privacy notice to all dependants of our clients and members (and it may well breach our obligations of confidence to you if we do send out such a notice). You are therefore required to ensure you have the permission of your dependants for their information to be passed to us.

How can you access and correct your information?

If you wish to take up any of your Rights above, please email or write to us using the contact details set out below.

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 using the contact details below.

Changes to our Privacy Policy

We may need to make changes to our Privacy Policy. If there are important changes such as changes to where your personal data will be processed; we will contact you to let you know.

How to contact us

Post The Data Controller, Robert Graham Trustees Limited, 15 Oxford Court, Manchester, M2 3WQ

Email: mail@robert-graham.co.uk

Phone 0161 832 4433

How to make a complaint

We will always strive to collect, use and safeguard your personal information in line with data protection laws. If however you do not believe we have handled your information as set out in our Privacy Policy, you can raise a complaint directly with us using our contact details above and we will do our utmost to make things right.

If you are still unhappy, you can complain to the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF