

GRS Financial Consultants Ltd

Privacy Policy

This privacy notice tells you what to expect us to do with your personal information.

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Contact details

Post:

GRS Financial Consultants Ltd, 7 Chandlers Way, South Woodham Ferrers, Essex, CM3 5TB, GB

Telephone: 01245 323400

Email: enquiries@grsfinancial.co.uk

What information we collect, use, and why:

We collect or use the following information to **provide and improve products and services for clients:**

- Names and contact details
- Addresses
- Gender
- Pronoun preferences
- Occupation
- Date of birth
- Marital status
- Third party information (such as family members or other relevant parties)
- Payment details (including card or bank information for transfers and direct debits)
- Financial data (including income and expenditure)
- Employment details (including salary, sick pay and length of service)
- Credit history and credit reference information
- Health information (such as medical records or health conditions)
- Criminal records data (including driving or other convictions)
- Audio recordings (eg calls)
- Records of meetings and decisions

We collect or use the following personal information for the **operation of client or customer accounts**:

- Names and contact details
- Addresses
- Account information, including registration details
- Marketing preferences

We collect or use the following personal information to **comply with legal requirements**:

- Name
- Contact information
- Identification documents
- Client account information
- Any other personal information required to comply with legal obligations

We collect or use the following personal information to **protect client welfare**:

- Names and contact information
- Client account information
- Health and wellbeing information
- Emergency contact details

We collect or use the following personal information for **dealing with queries, complaints or claims**:

- Names and contact details
- Address
- Payment details
- Account information
- Purchase or service history
- Call recordings
- Customer or client accounts and records
- Financial transaction information
- Correspondence

Use of cookies by GRS Financial Consultants Limited:

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site. The paragraph below explains the cookies we use and why. "These cookies are used to collect information about how visitors use our website. We use the information to compile reports and to help us improve the website. The cookies collect information in an anonymous form, including the number of visitors to the website and blog, where visitors have come to the website from and the pages they visited."

Lawful bases and data protection rights:

Under UK data protection law, we must have a “lawful basis” for collecting and using your personal information. There is a list of possible lawful bases in the UK GDPR. You can find out more about lawful bases on the ICO’s website.

Which lawful basis we rely on may affect your data protection rights which are in brief set out below. You can find out more about your data protection rights and the exemptions which may apply on the ICO’s website:

Your right of access - You have the right to ask us for copies of your personal information. You can request other information such as details about where we get personal information from and who we share personal information with. There are some exemptions which means you may not receive all the information you ask for. [You can read more about this right here.](#)

Your right to rectification - You have the right to ask us to correct or delete personal information you think is inaccurate or incomplete. [You can read more about this right here.](#)

Your right to erasure - You have the right to ask us to delete your personal information. [You can read more about this right here.](#)

Your right to restriction of processing - You have the right to ask us to limit how we can use your personal information. [You can read more about this right here.](#)

Your right to object to processing - You have the right to object to the processing of your personal data. [You can read more about this right here.](#)

Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you. [You can read more about this right here.](#)

Your right to withdraw consent - When we use consent as our lawful basis you have the right to withdraw your consent at any time. [You can read more about this right here.](#)

If you make a request, we must respond to you without undue delay and in any event within one month.

To make a data protection rights request, please contact us using the contact details at the top of this privacy notice.

Our lawful bases for the collection and use of your data:

Our lawful bases for collecting or using personal information to **provide and improve products and services for clients** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract - we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation - we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful bases for collecting or using personal information for the **operation of client or customer accounts** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract - we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation - we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful bases for collecting or using personal information to **comply with legal requirements**:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract - we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation - we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful bases for collecting or using personal information to **protect client welfare** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract - we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation - we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Our lawful bases for collecting or using personal information for **dealing with queries, complaints or claims** are:

- Consent - we have permission from you after we gave you all the relevant information. All of your data protection rights may apply, except the right to object. To be clear, you do have the right to withdraw your consent at any time.
- Contract - we have to collect or use the information so we can enter into or carry out a contract with you. All of your data protection rights may apply except the right to object.
- Legal obligation - we have to collect or use your information so we can comply with the law. All of your data protection rights may apply, except the right to erasure, the right to object and the right to data portability.

Where we get personal information from:

- Directly from you or your family including spouse, children. Or other professionals or companies with your explicit authority

How long we keep information:

In relation to retaining and storing your data we will keep client records in relation to the advice provided to you and the transactions undertaken upon your behalf indefinitely. This is to ensure that we continue to maintain records of the services provided to you under regulatory rules and for both your and GRS Financial Consultants Limited's protection.

Who we share information with:

At time we may share information with what are called Data processors. These will include your product provider/Company holding the contract GRS provides advice on. As well as this we may at time need to share information with other Data processors or Third parties.

These include the below but is not an exhaustive list and may vary based on your circumstances and the service being provided:

Banking arrangements:	Barclays Bank Plc
Legal opinion where required:	T.A. Capron & Co Solicitors LLP
Regulatory and Compliance opinion where required:	Compliant Solutions Limited
Sanctions and PEPs checking (Anti Money laundering):	Creditsafe UK Limited
Client Money and Audit requirements:	Buckley Watson Chartered Accountants
Your personal files:	Linden House
Research:	Defaqto Group Ltd
	Adviser Asset Ltd
	Selectapension Ltd
	Financial Express Investments Ltd
	Iress Portal Limited
	Pension Works Ltd
	Bower Retirement Ltd
	WeDo Mortgages Ltd

Others we may share personal information with:

- Other financial or fraud investigation authorities
- Insurance companies, brokers or other intermediaries
- Professional or legal advisors
- Suppliers and service providers
- Third parties:

How to complain:

If you have any concerns about our use of your personal data, you can make a complaint to us using the contact details at the top of this privacy notice.

If you remain unhappy with how we've used your data after raising a complaint with us, you can also complain to the ICO.

The ICO's address:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Helpline number: 0303 123 1113

Website: <https://www.ico.org.uk/make-a-complaint>