



Privacy Notice

The RU Group is the collective brand of the Russell Ulyatt Group Limited which is made up of Russell Ulyatt Holdings Limited, Russell Ulyatt Financial Services Limited, Greenhalgh Financial Services Limited, Hart Shaw Financial Planning Limited, Shevill Parkes (Financial Services) Limited, Channack Ross Limited, Policy Trustees Limited and CH Trustees Limited. This Privacy Notice explains how we use the personal information we collect about you.

What information do we collect about you?

We'll collect information about you when you engage us for financial planning, financial advice, and/or professional and administrative services. The information we collect may relate to your personal, business or financial circumstances. It might also include special categories of personal data, such as data about your health, if this is necessary for us to provide our services to you.

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Information about individuals connected to you

We may need to gather personal information about your close family members and dependants to be able to provide our services to you effectively. If we need to, it will be your responsibility to make sure you have consent from the people concerned to pass their information on to us. We'll provide a copy of this Privacy Notice for them or, if it's appropriate, ask you to pass the privacy information to them.

Why do we need to collect and use your personal data?

The primary legal reasons for processing your data is performance of a contract and legitimate interests. The information we collect about you is essential for us to be able to carry out the services you require from us effectively. Without collecting your personal data we wouldn't be able to fulfil our legal and regulatory obligations.

If we need to gather special category data, we'll get your explicit consent to collect and process it.

How will we use the information about you?

We collect information about you so that we can provide you with the services you've engaged us for.

Who might we share your information with?

If you agree, we may contact you about other products or services that we think might be of interest to you.

If you agree, we may pass on your personal information to our group of companies so that they can offer you their products and services.

We won't share your information for marketing purposes with companies outside The RU Group.

To be able to deliver our services effectively, we may send your details to third parties such as organisations we work with for professional compliance and financial crime prevention, government agencies, accountancy or legal services as well as product and platform providers we work with to arrange financial products. We may need to share your data with other third parties, but we'll only do so for legitimate purposes and will always treat your information as private and confidential.

We may also share your information with third party agencies and electronic identity verification systems to fulfil our obligations in the prevention of money laundering and other types of financial crime. These checks may leave a footprint on your credit file, but won't affect your credit rating.

Where third parties are involved in processing your data, we'll have a contract in place with them to make sure that the nature and purpose of the processing is clear, that they have a privacy policy in place and that they act in accordance with our instructions.

If it's necessary to send any personal information to a third party, we'll use appropriate security measures to protect it, such as password protection or secure email.

How long do we keep hold of your information?

During the course of our relationship with you we'll keep personal data we need to provide our services to you. And we'll take all reasonable steps to keep your personal data up to date throughout our relationship.

We reserve the right to retain data on the legal basis of Legitimate Interests.

In respect of regulated financial services business, we are also subject to regulatory requirements to retain your data for specified minimum periods. These are generally:

- Five years for investment business
- Three years for mortgage business
- Indefinitely for pension transfers and opt-out business
- Three years for insurance business

These are **minimum** periods, during which we have a legal obligation to retain your records.

You have the right to ask us to delete your personal data. We will always comply with your request, subject to the restrictions of our regulatory obligations and legitimate interests, as noted above.

How can I access the information you hold about me?

You have the right to request a copy of the information we hold about you. If you'd like a copy of some or all of your personal information, please email or write to us using the contact details below.

When your personal data is processed by automated means, you have the right to ask us to move your personal data to another organisation for their use.

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 you think is incorrect.

Marketing

We'd like to be able to send you information about our products and services and the products and services other companies in our group offer which may be of interest to you. If you've agreed to receive marketing information, you can update your preferences or opt out at any time.

You have a right to stop us from contacting you for marketing purposes or giving your information to other members of the group at any point. If you no longer want to be contacted for marketing purposes, please let us know by email or post.

Cookies

We use cookies to track how visitors use our website and to compile statistical reports on website activity.

For further information visit <http://www.allaboutcookies.org/>

You can set your browser not to accept cookies and the above website tells you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

Other websites

Our website contains links to other websites. This privacy policy only applies to our website. When you link to other websites you should read their own privacy policies.

What can you do if you are unhappy with how your personal data is processed?

You have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

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

Tel: 0303 123 1113 (local rate)

Changes to our Privacy Notice

We regularly review our privacy policy and the latest version is available on our website. This Privacy Notice was last updated on 16/01/2019.

How to contact us

Please contact us if you have any questions about our privacy policy or the information we hold about you:

By email at privacy@therugroup.com

Or write to us at:

The RU Group
1 The Triangle
ng² Business Park
Nottingham
NG2 1AE

Information for employers and pension scheme trustees

Where we provide services to employers or to pension scheme trustees, the employer/trustees are responsible for providing their staff/members with information on their internal privacy notice about the processing of their staff/members data in general. This should include the sharing of data with third parties including The RU Group.

Please refer to our "GDPR statement: The RU Group as data processor for employers and pension scheme trustees" for further information.

 0115 907 5100  info@therugroup.com  therugroup.com

