



PRIVACY NOTICE

Introduction

To provide financial planning services, we need to collect and keep personal information about you. We must follow the UK GDPR and the Data Protection Act 2018, as amended by the Data (Use & Access) Act 2025. This notice explains how we use your data and your rights under the law.

Who We Are

We, Sound Financial Planning Limited are committed to protecting and respecting your privacy whilst being transparent with you regarding how we process your data. We are responsible for your personal information and are registered with the Information Commissioner's Office (ICO). Our ICO registration number is ZA081398.

We use your personal data to provide financial planning services and advice, meet our legal and regulatory duties, carry out identity checks, respond to lawful requests from regulators or courts, help prevent financial crime, and manage our business, including quality checks and complaints.

We are required under data protection legislation to provide you with information about how we collect, use, store, and protect your personal data. This notice provides a summary of our Privacy and Data Protection Notice. A full copy of the Privacy and Data Protection Notice is available on our website or can be provided upon request. It is important that you read this notice so that you understand how and why we use your personal data. If you have any questions, please contact megan@soundfp.co.uk.

General Information about your Data and your rights

Under the UK GDPR, you have the following rights, subject to certain conditions:

- Ask for a copy of your personal data
- Ask us to correct inaccurate personal data
- Ask us to delete your personal data in some circumstances
- Ask us to limit how we use your personal data in some circumstances
- Object to how we use your personal data in some circumstances, including for direct marketing
- Withdraw your consent at any time where we rely on consent (this will not affect anything we did before you withdrew it).
- Ask for your data in a portable format in some circumstances
- Object to certain automated decisions, including profiling, and ask for clear information about how they work and what they may mean for you, where relevant
- Claim compensation if you suffer harm because data protection law has been broken.

Our Obligations

- To inform you, where appropriate, of the contact details for any Data Protection Officer appointed by us.
- To inform you of the recipients or categories of recipients of data.
- To inform you of the period for which we propose to hold the data, or where this is not possible, the criteria which we will apply to data retention

The information to be provided will be in accordance with the following time periods, whichever shall occur first:

- As soon as practicable after obtaining the data and in any event within 1 month
- At the time of our first communication with you using the data
- When the data is first disclosed to another person

We do not have to give you this information in the following cases:

- Where you already have the information
- When we are legally required to keep it confidential
- Telling you would make it impossible, or seriously affect, the reason we are using the data. If this happens, we will still take steps to protect your rights and freedoms.

What personal data is collected?

We may collect and use the following categories of personal data:

- Identity and contact details such as name, address, email, telephone and date of birth.
- Financial and employment details relevant to advice such as income, expenditure, assets, liabilities and tax position.
- Client profile and objectives information such as risk profile, capacity for loss, investment objectives.
- Product and policy information such as existing pensions, investments and insurance policies.
- Regulatory and due diligence information such as identity verification and AML checks.
- Correspondence and records of advice, meetings and decisions such as suitability reports, notes and call recordings where applicable.

How we hold your data

We regularly review the personal data we hold to ensure it remains accurate, relevant, and compliant with data protection laws. Information that is no longer required will be securely deleted, while certain records may be retained to meet legal, regulatory, or business requirements. Where we use trusted third-party providers or AI-enabled tools to support our services, your data may be processed on our behalf and will be protected by appropriate safeguards. Retention periods vary depending on the type of data and applicable legal or regulatory obligations.

Who is your information shared with?

In order to carry out our legitimate business and to provide you with financial planning services, we have entered into agreements with and will share your information with the following companies, for the purposes of Compliance, IT systems security, data management and control and auditing. Full details of these companies addresses and contact details are available on request:

- Our compliance consultants - Compliance and Training Solutions Ltd
- AI and technology service providers
- Paraplanning and administrative support providers.
- Other service providers who support our regulated activities.

Some organisations we share your data with, including product providers and platforms, may act as independent data controllers; please see their own privacy information for details.

Potential Business Transfers

In the event that our firm is involved in a merger, acquisition, sale of assets, or other business transaction, your personal data may be part of the assets transferred. Any such transfer will comply with applicable data protection laws, and the receiving party will continue to handle your personal data in accordance with this Privacy Notice, or an updated notice provided at the time of transfer. We will notify you in advance of any such transfer, providing details of the acquiring entity and any changes to how your data will be processed, if applicable.

How to contact us

If you would like to access your data or ask for your information to be updated, restricted or deleted or raise a general query or concern about the use of your personal information, you should contact the Data Protection Officer at the address below who will deal with your request promptly.

In writing to: Data Protection Officer, Sound Financial Planning Limited, Phoenix House, Christopher Martin Road, Basildon, Essex, SS14 3EZ

By telephone: 01268 567 567

If you continue to have any concerns around how we use your information, you can contact the Information Commissioners Office online: **www.ico.org.uk**