

# DATA PROTECTION

## Your privacy is important to us.

This leaflet tells you how we use the information you give us and how we protect your privacy. It also explains your rights under the Data Protection Act.

### Collecting Information and Protecting Your Privacy

Our aim is to offer advice that helps you plan your financial future. To provide such advice, we need to know about your personal situation and may request sensitive and private information about you, for example, your income, current financial arrangements, health, family commitments and any legal proceedings you may be involved with. Much of the information you provide will, as part of your application, be passed to the company whose products you apply for.

Openwork is committed to protecting your privacy and, as we would like you to be a lifetime client, we need to earn your trust and assure you that we will keep your personal information confidential and secure and only keep it for as long as is necessary. We will use it with care and it will only be shared with your consent and in the ways explained in this leaflet, or if we are required to by Law or our Regulator. Your personal information will only be held for as long as necessary and collected for the purposes of providing advice in respect of the range of products and services outlined in the Initial Disclosure

Document (IDD) provided by your Adviser. In addition, we will make every effort to ensure that the information you provide is recorded accurately and that it is only passed to companies who comply with the Data Protection Act. We will not send your information abroad without ensuring its security and will ensure you are able to exercise your rights to access your personal information under the Data Protection Act.

### Controlling and using your personal information

A Data Controller is someone who determines the purposes for which and the manner in which your personal data should be processed. Openwork, its Appointed Representatives and the companies whose products you buy are all Data Controllers.

We use your information in a variety of ways:

- To introduce you to a range of products and services offered by the companies we are associated with (or may be associated with in the future).
- To help with administration.
- To contact you with details of changes to products you have bought.
- For business analysis and research.
- For marketing products and services we think may be suitable for you (unless you ask us not to send you this information).
- To comply with the Law and/or our Regulator's requirements.
- To verify your identity by searching publicly available records held by credit reference agencies.
- To prevent fraud and money laundering, we may pass your details to other companies, public bodies including the police or to an insurer's database. Insurance companies can search databases for any relevant information that exists about you.

## Your health details

If you apply for some types of insurance (eg. life insurance, pensions, sickness etc) you will be required to provide details of your health.

Your Adviser will have access to your medical details unless you prefer to complete a medical statement of health in private. If this is the case, please send it with your application marked for the attention of the "Consultant Medical Officer" in a sealed envelope.

## Mortgage Credit Checking

If you apply for a mortgage your information will be passed to the lender, who will carry out a credit check. You will also have to provide details of any criminal convictions you may have had. These details will be passed to the lender to carry out any necessary checks.

## Marketing and Sharing Your Information

The information you give us will be added to any other details we hold about you. Openwork will never sell your details to a third party, but we may share your information with carefully selected companies we are associated with. Therefore, we (or they) may contact you (by mail, email, telephone or other appropriate means) to tell you about products, services or offers we believe may interest you. The products and services may not be related to financial services. You can ask us not to contact you for this reason, at any time, by writing to us at our Head Office. This will not affect your relationship with your Adviser.

We may have to pass your details to another Adviser if, for example your Adviser is ill or you need advice in a different product area. If your Adviser leaves we may pass your details to another Adviser so that we can continue to provide you with a high standard of service.

We may send your information to third parties that are carrying out work on our behalf.

## Your Data Protection Rights

You have certain rights under the Data Protection Act. These include the right to:

- Ask for a copy of your personal information. There may be a charge for this, which is currently £10.
- Stop us sending you marketing material about products and services.
- Have any incorrect information we hold about you corrected.

## How to get more information

If you would like further details on how we use your personal information or if you have any data protection queries, please write to:

The Data Protection Officer  
Openwork Limited  
TriCentre 3  
New Bridge Square  
Swindon  
SN1 1HN

You may receive more information about data protection from the companies that we have introduced you to. We may record telephone calls so we can check we have acted on your instructions correctly and to ensure we are giving you appropriate service. We may also monitor calls for security and training purposes.

*Please contact us or your adviser if you would like this in large print, Braille or on audio tape or CD.*

Openwork Limited is authorised and regulated by the Financial Services Authority. Registered in England 4399725.

Registered office: Tri Centre 3,  
New Bridge Square, Swindon, SN1 1HN.  
Telephone: 0870 608 2550 [www.openwork.uk.com](http://www.openwork.uk.com)

# Openwork<sub>o</sub>