



Mercer Financial Planning

Privacy Notice

Who are we?

Mercer Financial Planning is a trading name of Mercer Limited (“Mercer”). Mercer is referred to as “we”, “our” or “us” in this notice. We take the security of your data very seriously and are committed to protecting and respecting your privacy.

This privacy notice sets out the basis on which we protect your personal data, the uses to which that information is put, and the ways in which we protect it. This notice also tells you about your privacy rights.

"Personal data" broadly means information that relates to an identified or identifiable individual (“identifiable” refers to being able to identify the living individual when the information held is combined with other information whether held by Mercer or by a third party).

1. WHAT INFORMATION DO WE COLLECT?

Information provided by you, your representatives or third parties

We collect personal data from you and third parties that have roles in delivering services to you. These may include insurance companies, plan administrators and vendors, brokers or agents, credit agencies, financial institutions your representative(s) and your employer or benefit programme sponsor.

This information may include the following personal data or Special Category data:

- contact information such as your name, address, email address, and phone number;
- demographic information such as your date of birth, nationality, marital status, dependents and gender;
- Identification information such as details of your passport, driving licence and recent utility bills;
- financial information such as your National Insurance Number, financial account numbers, credit/debit card numbers, benefits information, employment details

and history, salary and compensation, intended retirement age, tax liabilities, personal income, assets and liabilities, credit history, expenditure, insurance policies, pension benefits;

- Identification information such as details of your passport, driving licence and recent utility bills
- health information such as regarding your general health status and any existing medical conditions;
- information regarding your sexual orientation; and
- information regarding your investment needs, priorities and risk profile and decisions you may make with respect to your financial and investment portfolio.

If you supply us with personal data about other people, you agree that you have the authority to provide this information on their behalf and you should direct them to this privacy notice. In these instances, you further agree that the individuals to whom this information relates have been informed of and understand the reason(s) for obtaining the information, the manner in which this information will be used and disclosed, and have consented to such use and disclosure.

2. HOW DO WE USE THE INFORMATION WE COLLECT?

The personal data we collect enables us to provide you with the best service we can and helps us keep you informed with information you may be interested in. Your personal data will always be managed with reference to all applicable laws and regulations.

This section lists the purposes for which we use personal information that we collect and identifies the “legal grounds” on which we rely to process the information. Data protection laws allow companies to process personal information only when the processing is permitted by the specific “legal grounds” set out in the law (the full description of these grounds can be found below).

Purpose	Legal Grounds
Provide our services to you	Performance of a contract
Market products and services to you	Consent

Fulfil legal and regulatory requirements such as to enable us to comply with the rules, guidance or regulations issued by the Financial Conduct Authority or the Prudential Regulatory Authority	Legitimate interest to keep you updated with news in relation to our products and services	Issue surveys for the purpose of assessing satisfaction with our services	Legitimate interest to allow us to improve our services
Detect and prevent fraud, suspicious claims, and other illegal activities	Legal obligation Legitimate interest to cooperate with law enforcement and regulatory authorities	Reorganise or make changes to our business	Legitimate interest in order to allow us to change our business
Analyse and improve products and services, enhance this site, and evaluate the effectiveness of our marketing activities and overall services	Legal obligation Substantial public interest	Enable you to buy products from product providers, which may involve passing personal data to them to obtain quotes or to set up a policy	Performance of a contract
Perform statistical analyses on our clients and better understand their demographics	Legitimate interest to allow us to improve our services	3. USING YOUR INFORMATION IN ACCORDANCE WITH DATA PROTECTION LAWS	
On an aggregated and anonymised basis, share the data with third parties	Legitimate interests to allow us to improve our services	Data protection laws require that we meet certain conditions before we are allowed to use your personal data in the manner described in this privacy policy. To use your personal data, we will rely on one of the following conditions, depending on the activities we are carrying out:	
Investigate and respond to queries or complaints regarding our services	Legal claims Legal obligation Legitimate interest to allow us to improve our services	<p>Consent</p> <p>We only process your Special Category data, e.g. information about your health or sexual orientation, for the purposes of advising you regarding products that are appropriate to you and your situation.</p> <p>We may provide you with marketing information about our services or products where you have indicated your consent for us to do so. We may contact you by mail, email, telephone, social media, SMS or electronic notifications (where you have agreed to those methods of communication) to provide you with the information on your requested service or product. We may also provide you with information, special offers, research, and promotions of other investments, and similar products and services. Where you have indicated your consent to us doing so, we may also pass your details to our group companies, namely Marsh Limited, Marsh Commercial and Mercer Marsh Benefits so that they can provide you with information on the products they provide.</p>	
		You may withdraw your consent at any time. See section 8 below for information on how to do this	

Performance of a contract

We are permitted to hold and process your personal data where it is necessary to do so in order to provide our contracted services to you.

Legitimate interests

It is in our legitimate interests to collect your personal data as it provides us with information that we need to provide our services to you more effectively.

This requires us to carry out a balancing test of our interests in using your personal data (for example, in order to provide you with the information, products and services that you request from us), against the interests you have as a citizen and the rights you have under data protection laws (for example, to not have your personal data sold to third party marketing companies without your knowledge).

The outcome of this balancing test will determine whether we may use your personal data in the ways described in this privacy policy. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Legal obligation

We are permitted to process your personal data where it is necessary for compliance with our legal obligations.

Legal claims

We are permitted to process your personal data where it is necessary to establish, pursue or defend a legal claim.

Substantial Public Interest

We are permitted to process your personal data where it is necessary for reasons of substantial public interest, on the basis of EU or UK law.

If we look to use your personal data for any other purpose not covered in this privacy notice, we will let you know about any new proposed purposes before using your personal data in this way.

4. HOW LONG WE KEEP YOUR INFORMATION FOR

When your personal data is no longer required for one or more of the purposes listed above, we may keep your personal data for up to 10 years from the end of our engagement with you for one of these reasons:

- To respond to any questions or complaints
- To show that we treated you fairly
- To maintain records according to rules that apply to us

We may keep your information for longer than 10 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

5. DISCLOSURE OF YOUR INFORMATION

We may share your information to provide products or services as requested by you. We may share this information with:

- Product providers and providers of any other benefits that you may receive from your employer of benefit programme sponsor;
- our affiliates and other third parties to enable them to provide services to you and where you have consented to them contacting you regarding additional products and services that may be of interest to you;
- credit reference agencies;
- our third party service providers;
- our professional advisors;
- third parties to whom we share your personal data in the form of an aggregated and anonymised report;
- in the event of a sale of our business or assets, a third party purchaser.

Any third party we disclose information to is required by law, to keep your personal information confidential and secure.

We may disclose your personal data without your prior permission, as permitted by law to regulators, government departments, law enforcement authorities, any relevant ombudsman, dispute resolution body or the courts, when we believe it is necessary to: (a) prevent physical or financial harm; (b) enforce our terms of business; (c) respond to claims of suspected or actual illegal activity; (d) respond to an audit or investigate a complaint or security threat; or (e) comply with law or legal process.

6. SENDING DATA OUTSIDE OF THE EEA

We may transfer or disclose personal data we collect to a destination outside the UK or the European Economic Area ("EEA"). We will typically do this:

- to comply with a legal duty;
- to work with staff operating outside of the EEA who work for us or for one of our suppliers or affiliates (including any staff engaged in the provision of support services). You can find out more information about the location of our operating staff at: <https://www.uk.mercer.com/about-us/locations.html>

If we do transfer information outside of the EEA to our staff, affiliates or suppliers, we will make sure that it is protected in the same way as if it was being used in the EEA. We will use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA. Learn more [on the European Commission Justice website](#).
- Transfer it to one of our affiliates or operating staff outside the EEA, which is committed to comply with our Binding Corporate Rules. Our Binding Corporate Rules have been approved by the UK data protection regulator (the Information Commissioner's Office) and sets out a standard as to how we will process personal data within our group companies. Learn more about our Binding Corporate Rules Standards at: <https://www.uk.mercer.com/data-protection.html>
- Put in place a contract based on the EU Commission approved standard contractual clauses, which provide

that the recipient of the personal data must protect it to the same standards as the EEA. Read more about this [on the European Commission Justice website](#).

- Transfer it to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for data sent between the US and EU countries. It makes sure those standards are similar to what is used within the EEA. You can find out more about data protection on the European Commission Justice website.

You can contact us as set out below to find out more about safeguards we have in place for any transfers of your personal data outside the EEA.

7. WHAT STEPS DO WE TAKE TO PROTECT YOUR INFORMATION?

We restrict access to your personal data to those employees of ours, our affiliates, and third party service providers who reasonably need it for the purposes set out above. We have implemented physical, administrative, and technical safeguards to protect your personal data from unauthorised access. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of these systems, nor can we guarantee that information supplied by you or on your behalf cannot be intercepted while being transmitted over the Internet.

8. WHAT RIGHTS AND OBLIGATIONS DO YOU HAVE WITH RESPECT TO YOUR PERSONAL DATA?

You have a number of rights under data protection law in relation to the way we process your personal data. These are set out below. You may contact us using the details below for our [Data Protection Officer](#) to exercise any of these rights. We will respond to any request received from you within one month from the date of the request.

Right 1

A right to access personal data held by us about you.

Right 2

A right to require us to rectify any inaccurate personal data held by us about you.

Right 3

A right to require us to erase personal data held by us about you. This right will only apply where (for example): we no longer need to use the personal data to achieve the purpose we collected it for; or where you withdraw your consent (if we are using your personal data based on your consent); or where you object to the way we process your personal data (in line with Right 6 below).

Right 4

A right to restrict our processing of personal data held by us about you. This right will only apply where (for example): you dispute the accuracy of the personal data held by us; or where you would have the right to require us to erase the personal data but would prefer that our processing is restricted instead; or where we no longer need to use the personal data to achieve the purpose we collected it for, but you require the data for the purposes of dealing with legal claims.

Right 5

A right to receive personal data, which you have provided to us, in a structured, commonly used and machine readable format. You also have the right to require us to transfer this personal data to another organisation, at your request.

Right 6

A right to object to our processing of your personal data (including for the purposes of sending marketing materials to you).

Right 7

A right to withdraw your consent, where we are relying on it to use your personal data (for example, to provide you with marketing information about our services or products) as set out in more detail below.

These rights are subject to certain exemptions to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege) and may not all be available in the country in which you are based.

[If you want to withdraw your consent](#)

You may withdraw your consent to direct marketing or to our processing of your Special

Category data at any time where we are relying on it to use your personal data. If you withdraw your consent, we may not be able to provide certain products or services to you. For example, we may not be able to advise you adequately regarding certain financial products without health information from you.

9. CHANGES TO THIS PRIVACY NOTICE

This privacy notice may be updated from time to time. You should check <https://www.mercer.com/content/dam/mercer/attachments/europe/uk/uk-2020-mfp-privacy-notice-06042020.pdf> regularly so that you can read the up to date version. We will notify you of any material changes via email.

10. HOW TO CONTACT US

You can contact our [Data Protection Officer \(DPO\)](#) at any time if you have any questions about this privacy notice, or our privacy practices in general. Our DPO's details are:

Data Protection Officer
Marsh & McLennan Companies, Inc.
Tower Place West
London
EC3R 5BU

How to complain

Please let us know if you are unhappy with how we have used your personal information or are not satisfied with our handling of any request by you in relation to your rights. You can contact us at:

Mercer Financial Planning, Hillside Court,
Bowling Hill, Chipping Sodbury, BS37 6JX.

You also have the right to complain to the Information Commissioner's Office. Their address is:

**First Contact Team
Information Commissioner's Office**
Wycliffe House
Water Lane
Wilmslow
SK9 5AF



Special Category data consent agreement – Client Copy

This copy to be retained by you

For the services that you have agreed with your adviser, Mercer Limited will act as the data controller.

Mercer requires your consent to use your Special Category Data as detailed in the Privacy Notice

Without your consent to use your Special Category Data we may be unable to provide you with the services you require.

You have the right to withdraw your consent at any point by either writing to Mercer Financial Planning, Hillside Court, Bowling Hill, Chipping Sodbury BS37 6JX or emailing fpservicingteam@mercer.com

I confirm I have read the above privacy notice and I consent to Mercer Limited using my Special Category Data to carry out the processes, as set out in both the Terms of Business and the Letter of Engagement.

Sole or First Client	
Mr / Mrs / Miss / Other	
First Name	
Surname	
Signature	
Date	

Second client	
Mr / Mrs / Miss / Other	
First Name	
Surname	
Signature	
Date	

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Special Category data consent agreement – **Copy to be returned**

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Sole or First Client	
Mr / Mrs / Miss / Other	
First Name	
Surname	
Signature	
Date	

Second client	
Mr / Mrs / Miss / Other	
First Name	
Surname	
Signature	
Date	

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