



Murphy Scoular Financial Services - Privacy Notice

About this Privacy Policy

Murphy Scoular Financial Services takes your data privacy seriously. In order to provide you with our services we collect and use personal data which means that we are a 'Data Controller' and we are responsible for and committed to protecting your privacy and complying with the UK General Data Protection Regulations (UK GDPR), Data Protection Act 2018, the EU General Data Protection Regulations where applicable and any subsequent laws or regulations applicable.

We are an Independent Financial Advisor providing Mortgage, Protection and Commercial Lending advice to Individuals and Businesses. We collect and process information about you in order to provide you with the right advice and arrange the right products and services to suit your individual needs.

In this Privacy Notice, we want to inform you what information we collect, how we use it and what rights individuals have in relation to the collection and processing of their personal data.

Our Contact Details

If you have any questions in respect of this Privacy Notice or how we manage your personal data, please contact us at:

Murphy Scoular Financial Services
Address: 3 Parkhouse Street, Ayr, KA7 2HH


Email: mail@murphyscoular.com

Tel: 01292 288177

MURPHY SCOULAR

 murphyscoular.com

 lettings@murphyscoular.com

 Kilmarnock 01563 573 222 Ayr 01292 288177



LARN1904070

What Personal Data do we collect and process?

In order to deliver our service to you, we collect the following types of data:

- General contact details such as, Name, Address, email address, Telephone number
- General Communications between us and you
- Business Activities or occupation of the person whose information we are processing
- Details of Services provided to you
- Identification details and Information required to understand your needs in respect of financial advice such as, Date of Birth, Marital Status, Nationality, National Insurance Number, Residency details
- Financial Details – such as details of assets, investment or shareholding, credit history, existing mortgage details, expenditure, salary and payment details.
- Existing insurance and protection arrangements that we are being asked to review
- Power of Attorney Status where applicable
- Details of Beneficiaries or Dependants
- Correspondence and communications between us and a data subject
- Your marketing preferences

Please Remember: Where you provide any of this information relating to or on behalf of another individual such as a dependant or other family member, you must remember to ensure that you have the **consent** of the individual and provide them with a copy of or access to this Privacy Notice.

Special Categories of Personal Data that we collect:

- Details relating to medical history or health where it is relevant to the policy being arranged
- Information relating to criminal sanctions (including offences and alleged offences and any caution, court sentence or criminal conviction), which can be established directly from you or as a result of carrying out sanctions checks.
- The following special category information offered by you in the course of your discussions with us relating to race, ethnicity, religious or philosophical beliefs, political opinions, trade union memberships or data concerning your sex life or sexual orientation. We will only process such information to the extent necessary where in connection with legal proceedings. Any further processing will only be with your explicit consent.

How we collect your information

In most cases, we collect your data **directly from you**. We collect data and process it when you

- Complete an online 'contact us' form
- Complete a provider form or questionnaire in relation to your requirements
- Speak to us on the telephone or meet with us to discuss or use our services
- Email or write to us to enquire about or use our services
- View our website via your browsers cookies (see our Cookie Policy)

Or Indirectly

We also receive your data indirectly from the following sources:

- From Lenders, Product Providers or Insurers
- From third parties acting on your behalf with Power of Attorney Status or your Consent
- Social Media Sites such as LinkedIn or Facebook
- Public sources – demographic data, Market Research, Local Directories

Children

We do not generally collect or process personal data relating to children other than names where required to detail beneficiaries or dependants in relation to Life cover.

Why we do we collect your information?

Where we collect and process personal data, we identify both the purpose and legal basis for doing so. There are 6 possible legal bases which are:

Consent – where we have consent from the individual to the processing of his or her personal data for one or more specific purpose

Contract – where the processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract

Legal Obligation – The processing is necessary for compliance with a legal obligation to which we are subject

Vital Interests – Where the processing is necessary in order to protect the vital interests of the data subject or another natural person

Public Interest – Where the processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller

Legitimate Interests - Where the processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child.

Our purpose and legal basis for the information we collect, and process allows us to:

Purpose	Lawful Basis	Lawful Basis for Any Special Category of Information collected
To understand your financial advice requirements, needs and risk appetite prior to arranging quotes for you and entering into a contract of service with you	The processing is necessary for the performance of an anticipated Contract	It is necessary for an Insurance Purpose

To add you as a prospective client including carrying out credit, fraud, sanctions and anti-money laundering checks	The processing is necessary to enter into a Contract .	The prevention of fraud is in the substantial public interest .
To understand your requirements to ensure that any contract of service meets our customer's needs	The processing is necessary for the performance of a Contract with you	N/A
To fulfil our contract with you and provide you with the agreed services therein	The processing is necessary for the performance of our Contract with you	N/A
To comply with our legal or regulatory obligations	We have a legal or regulatory obligation	It is necessary to establish and exercise our legal rights .
To communicate with you, respond to your queries and notify you about changes to our service	It is in our Legitimate Interests to use your personal information to keep you informed about any changes that may affect you	N/A
For Marketing of Similar Services to Existing Customers or Previous enquirers	It is in our Legitimate Interests to market similar services to individuals who have enquired about of purchases services from us previously. We will always provide an option to opt out of such marketing.	N/A
Managing our Business operations such as maintaining accounting records, analysing financial results, complying with internal audit requirements and receiving professional advice (e.g. tax or legal advice)	It is in our Legitimate Interests to manage and improve our business operations and activities.	N/A

Where we rely on your **consent** you have the right to withdraw this consent at any time by contacting our Data Protection Officer. Contact details can be found at the beginning of this policy.

Legitimate Interests - Where the processing of personal data is based on our Legitimate Interests, it is to improve on our service, security and prevent fraud or illegal activity in favour of the wellbeing of our customers and shareholders.

Direct Marketing

We may send you details of similar services to those you have enquired about or purchased from us previously. You can opt out of receiving this information from us at any time by contacting us at the above address or clicking 'unsubscribe' on any messages you may receive.

We will never share or sell your information to any other party for marketing purposes.

Who we share your information with?

From time to time we may share your personal information with third parties for the various purposes set out above. These are:

- Product Providers and Insurers with whom we are obtaining quotations or placing cover
- Industry bodies, Regulators, Solicitors or Auditors
- Accountants and Payment Services Providers
- Service Providers such as Software Providers (I.T. Suppliers, Product Software providers, Cloud Services)
- Fraud detection Agencies
- Police and Law Enforcement agencies where reasonably necessary for the prevention or detection of crime
- Credit Reference Agencies
- Selected Third Parties in connection with the sale, transfer or disposal of our business

International data transfers

Some recipients of your personal data can be located outside your country or have offices in countries where data protection laws may provide a different level of protection than the laws in your country.

We can use software which can process data outside of the EEA including in the U.S. We always review our providers to ensure that additional safeguards are in place including Adequacy decisions or Standard Contract Clauses.

Automated decision-making or Profiling

We do not use automated means to make decisions about the products we source, however providers can do so when providing us with a quotation. They consider the information provided (for example, details of your level of cover required, financial status etc) to determine whether your application can be accepted and the appropriate rates. All of such decisions are however reviewed by us and you can request that the decision be made by an individual decision maker.

How Long do we keep personal data for?

We will retain personal data in accordance with legal and regulatory requirements and for no longer than is necessary to fulfil the purposes set out in this privacy policy. We maintain and review a detailed retention policy and schedule which documents how long we will hold different types of data. The time period will depend on the purpose for which we collected the information and is never on an indefinite basis. Subsequently, we will delete your personal data in accordance with our data retention and deletion policy or take steps to properly render the data anonymous, unless we are legally obliged to keep your personal data longer (e.g. for tax, accounting or auditing purposes).

The following details the criteria used to establish the retention period set out within our policy:

Where it is still necessary for the provision of our Services

This includes the duration of any contract for services we have with you and for a period of 10 Years after the end of any contract with a view to maintaining and improving the performance of our products, keeping our systems secure, and maintaining appropriate business and financial records. Most of our retention periods are determined on the basis of this general rule only where we are not required to retain the data for longer.

Where required by Statutory, contractual or other similar obligations

Corresponding storage obligations may arise, for example, from laws or regulation, for example depending on the type of product we arranged for you. It may also be necessary to store personal data with regard to pending or future legal disputes. Personal data contained in contracts, notifications and business letters may be also subject to statutory storage obligations depending on national law.

Your Rights as a data subject

As a data subject, you have rights in relation to your personal data. These are:

The Right to Access – You have the right to request details of personal information held or processed and to copies of this data. We do not usually charge for this service.

The Right to Rectification – You have the right to request that any information be corrected that you believe is inaccurate or to complete any information that you believe is incomplete.

The Right to Erasure – You have the right to request that we erase your personal information under certain conditions

The Right to Restrict Processing – You have the right to request that we restrict the processing of your personal data under certain circumstances

The Right to Object to Processing – You have the right to object to our processing of your data, under certain conditions.

The Right to Data Portability – You have the right to request that we transfer the data that we have collected to another organisation or directly to you, under certain conditions.

As previously detailed, you also have the **Right to Withdraw Consent** where you have previously provided this at any time.

To exercise any of these rights or wish to make a complaint to us in respect of those rights, please contact us using the details at the beginning of this notice.

You also have the right to complain to the Supervisory Authority. Where you wish to report a complaint or feel that we have not addressed your concern in a satisfactory manner, you may contact the Information Commissioner's Office at:

Information Commissioners Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline: 0303 123 1113

Contractual Obligations and Consequences

In some circumstances, the provision of personal data is partly required by law (for example, tax regulations, legal obligations) or can also result from contractual provisions such as payment details. This means that it may sometimes be necessary to conclude or fulfil a contract, that the personal data be provided. In those circumstances where the data is not provided or where certain rights are exercised, (Erasure, Object) there is a possible consequence that the contract could not be fulfilled or concluded and may be cancelled.

Cookies & similar technologies

When you visit our Website, we use cookies and similar technologies to provide you with a better, faster and safer user experience or to show you personalised advertising. Cookies are small text files that are automatically created by your browser and stored on your device when you visit or use the Website. For full information on our use of cookies and how to manage them, please see our Cookie Policy

To learn more about how to manage your browser cookie settings in general please see www.allaboutcookies.org

Remember: When clicking on external links via our website, when you chat with us via Facebook Messenger, or when you find us via social media platforms, you are visiting or redirected to the domains or platforms of those firms.

We have no control over the privacy settings on these websites or the cookies they set, so please bear in mind that you should review and set your preferences in line with their own policies and cookie controls separately.

Data security

We aim to protect your personal data through technical and organisational security measures to minimise risks associated with data loss, misuse, unauthorised access and unauthorised disclosure and alteration.

We store customer records in cloud-based services and software data centres which have controlled and restricted access. We operate records management and Information security policies which detail physical security, cloud storage security monitoring, access control and password security measures. We also maintain and use anti-virus and malware software and firewalls.

Changes to our Privacy Notice

All businesses and their operations change from time to time. Murphy Scoular Financial Services consider data privacy prior to making decisions and embed Data Protection into any changes we make. We keep our Privacy Notice under regular review to ensure that any changes are captured, and you are kept informed.

This Privacy Notice was last updated on 22nd August 2022.