**Carrick Kerr & Co**

**Privacy Statement**

At Carrick Kerr & Co, we take the protection of your privacy very seriously. We will only use your personal information to deliver the services you have requested from us, and to meet our legal responsibilities.

**What personal information we collect**

To enable us to perform our services, we might obtain, use and process the following information:

* Identification data, including your name and related ID documentation
* Contact data, including address, telephone, e-mail
* Communications data, including your preferences in receiving communications from us
* Professional data, including any information we may collect during the provision of our services to you

**Where we collect personal information from**

* Via our new client procedures
* from you directly
* from your previous accountant
* In the course of the provision of our services
* From an authorised third party, such as Independent Financial Advisor or Pension Administrator
* Imported directly from Companies House and/or HM Revenue & Customs

**How we use your personal information**

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

* Where we need to perform services as agreed with you
* Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests
* Where we need to comply with a legal or regulatory obligation

Below, we have listed specific ways in which we use your personal data, together with a note of the legal bases we rely on to do so:

* deliver services and meet legal responsibilities – Contractual Performance
* verify identity as part of our money laundering checks – Legal Obligation
* communication by post, email or telephone – Legitimate Interest/Contractual Performance
* understand needs and how they may be met – Legitimate Interest
* maintain records – Legitimate Interest/Contractual Performance
* process financial transactions – Contractual Performance

**Who we share your personal information with**

We may share your personal information with the following third parties:

* HM Revenue & Customs
* Companies House
* Your authorised professional advisors, such as for pensions and tax
* Your pension and/or child care voucher providers
* Any third party to whom the company is legally obliged to disclose personal information
* Anyone whom you request the firm to share your data with
* To potential/actual vendors in the event of the sale of our business

We will not share your information for marketing purposes with companies so that they may offer you their products and services.

**If you do not provide your personal information**

If you do not provide us with your personal information, and where the information is required by statute or in order to fulfil the terms of our engagement, we may need to consider whether it is appropriate for us to act in the capacity as your advisor.

**How long we retain your personal information for**

We are required by legislation, other regulatory requirements and our insurers to retain your data where we have ceased to act for you. The period of retention required varies with the applicable legislation but is typically five or six years. To ensure compliance with all such requirements, it is the policy of the firm to retain all data for a period of seven years from the end of the period concerned.

**Your rights**

***Access to your information***– you have the right to request a copy of the personal information about you that we hold.

***Correcting your information***- we want to make sure that your personal information is accurate, complete and up to date and you may ask us to correct any personal information about you that you believe does not meet these standards.

***Deletion of your information*** – you have the right to ask us to delete personal information about you where:

* You consider that we no longer require the information for the purposes for which it was obtained.
* We are using that information with your consent and you have withdrawn your consent – see *Withdrawing consent to using your information* below/
* Our use of your personal information is contrary to law and our other legal obligations.

***Objecting to how we may use your information*** – you have the right at any time to require us to stop using your personal information for direct marketing purposes. In addition, where we use your personal information to perform tasks carried out in the public interest then, if you ask us to, we will stop using that personal information, unless there are overriding legitimate grounds to continue.

***Restricting how we may use your information*** – in some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the use of personal information about you that we hold or assessing the validity of any objection you have made to our use of your information. The right might also apply where this is no longer a basis for using your personal information but you don’t want us to delete the data. Where this right is to be validly exercised, we may only use the relevant personal information with your consent, for legal claims or where there are other public interest grounds to do so.

***Automated processing*** – if we use your personal information on an automated basis to make decisions which significantly affect you, you have the right to ask that the decision be reviewed by an individual to whom you may make representations and contest the decision. This right only applies where we use your information with your consent or as part of a contractual relationship with you.

***Withdrawing consent using your information*** – where we use your personal information with your consent, you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given.

Please contact us if you wish to exercise any of these rights.

**Changes to our privacy statement**

We keep this privacy statement under regular review and will issue any updates to you via our website or by post. Paper copies of the privacy statement may also be obtained by contacting us on 0141 776 2103.

This privacy statement was last updated on 21st May 2018.

**Contact information and further advice**

If you have any questions on the content of this policy, please contact us on 0141 776 2103 or e-mail info@carrickkerr.co.uk.

**Complaints**

We seek to resolve directly all complaints about how we handle personal information, but you also have the right to lodge a complaint with the Information Commissioner’s Office, whose contact details are as follows;

Information Commissioner’s Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Telephone – 0303 123 1113 (local rate) or 01625 545 745

Website – https://ico.org.uk/concerns