



Privacy notice

If you would like this document in larger print or in another format, please contact us

This privacy notice explains how we collect, use, share, store and protect your personal information including where we use artificial intelligence (AI) or automated tools.

WHAT INFORMATION DO WE COLLECT ABOUT YOU?

We collect information about you when you engage us for financial planning and/or mortgage advice. We may collect personal information from the client during meetings, calls, emails, completion of feed back surveys.

This information may include:

- Personal identifiers – details that help us to confirm who you are, such as:
 - Your name, date of birth, address, contact details
 - National insurance number
 - Identification documents (passport, driving licence)
- Financial and professional information – Information that helps us understand your financial position including:
 - Your income and regular spending
 - Details of your assets, liabilities, pensions & investments
 - Tax information
 - Bank account details
 - Employment information
- We may also need to use special category information, but only, where relevant and with your explicit consent. This could include:
 - Health information (for example, when providing insurance advice)

- Racial or ethnic origin
- Political opinions
- Religious or philosophical beliefs
- Genetic information
- Communications – to keep accurate records and meet regulatory requirements we may record:
 - Emails, notes of telephone call, meeting notes
 - Records required to meet the FCA's requirements

INFORMATION ABOUT CONNECTED INDIVIDUALS

We may need to gather personal information about your close family members and dependants in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. If you act as a trustee or attorney, we may also need information about the relevant beneficiaries or donor(s) We'll provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

WHY DO WE NEED TO COLLECT AND USE YOUR PERSONAL DATA?

We take your privacy seriously and we are committed to handling your personal information lawfully and transparency under the UK GDPR & Data Protection Act 2018.

UK data protection law requires us to have a valid legal reason—called a 'lawful basis'—for collecting and using your personal

information. The UK GDPR sets out the different lawful bases.

The lawful basis we rely on may affect which data protection rights apply to you. Below, we've listed your rights in brief.

You can read more about your data protection rights, including any exceptions, on the ICO's website: <https://ico.org.uk/for-the-public/>

We must have a valid legal reason (a 'lawful basis') for collecting and using your personal information. For the financial planning, mortgage advice and investment management services we provide, we rely on the following lawful bases:

Contractual obligations

This is the main reason we use your personal information. We need certain details from you so we can deliver the services we've agreed to provide.

Legal obligations

Sometimes the law requires us to collect and use specific information. For example, UK anti money laundering laws require us to verify your identity.

Consent

In some situations, we may need your explicit consent to use special category information (listed below). We will always explain why we need this information and ask for your clear agreement before using it.

Special category information

(used only when relevant and only with your explicit consent) may include health information (e.g. for insurance advice); Racial or ethnic origin; Political opinions; Religious or philosophical beliefs; sex life information.



We also ask for your consent if you would like to receive updates about products or services that may interest you. If we rely on your consent, you can withdraw it at any time.

Legitimate interests

We may keep certain personal information because we have a legitimate business reason to do so, for example, to check the suitability of our services, respond to any complaints in the future, or to meet the requirements of our Professional Indemnity insurer.

HOW WILL WE USE THE INFORMATION ABOUT YOU?

We use your personal information to help us deliver the services you've asked for. This may include:

- Understanding your financial situation so we can give you the right advice
- Providing recommendations that meet FCA rules on suitability
- Applying for or arranging financial products on your behalf
- Carrying out identity, fraud and anti money laundering checks
- Keeping accurate and compliant records
- Communicating with you about your services, plans, policies or investments

WHO MIGHT WE SHARE YOUR INFORMATION WITH?

To provide you with our services, we sometimes need to share your personal information with trusted third parties. These may include:

- Financial product providers such as insurers, investment platforms and pension providers

- Compliance consultants, auditors and professional advisers who help us meet regulatory requirements

- Discretionary investment managers

- IT service providers and secure cloud platforms that support our systems

- Regulators and authorities such as the FCA, HMRC and the Financial Ombudsman Service

We never sell your personal information to anyone.

Using artificial intelligence (AI) to process your personal information:

We may use AI tools to help us review information more efficiently and provide you with faster, more accurate services. The AI doesn't make decisions about you on its own — a human always checks the results.

Purpose of AI use

AI tools may be used to draft or summarise internal documents (e.g., meeting notes)

We do not use any systems for making automated decisions. All outputs and decisions made by AI are subject to human review and approval before being used or relied on.

Data sharing and storage

Where AI tools are used, we will ensure only the minimum necessary personal information is processed within secure, regulated systems.

We do not use AI tools that use your personal information to train public models.

HOW LONG DO WE KEEP HOLD OF YOUR INFORMATION?

During the course of our relationship with you we'll retain personal data which is necessary to provide services to you. We'll take all reasonable steps to keep your personal data up to date throughout our relationship.

We are also subject to regulatory requirements to retain your data for specified minimum periods. These are, generally:

- Five years for investment business
- Three years for mortgage business
- Indefinitely for pension transfers and opt-out business
- Three years for insurance business

Copies of documents and information obtained to verify your identity for the purposes of UK anti money laundering legislation will be retained for a minimum of five years after our relationship with you has ended.

These are minimum periods, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it's in our legitimate interests to do so.

You have the right to request deletion of your personal data. We'll comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.



YOUR DATA PROTECTION RIGHTS

You have several rights under data protection law. This helps you understand and control how your personal information is used.

- Right to be informed - You can ask us to explain how we collect, use, share, and store your personal information.
- Right of access - You can request a copy of the personal information we hold about you, along with details of how we use it.
- Right to rectification - If you think any of your information is wrong or incomplete, you can ask us to correct or update it.
- Right to erasure - In some situations, you can ask us to delete your personal information.
- Right to restrict processing - You can ask us to limit how we use your information in certain circumstances.
- Right to object - You can object to us using your personal information, for example for direct marketing.
- Right to data portability - You can ask us to send your personal information to you, or directly to another organisation, in a structured, commonly used electronic format.
- Rights related to automated decision making and profiling - If a decision about you is made without human involvement, you can challenge it and ask for someone to review it.

We will respond to any request you make about your data protection rights within one month. To make a request, please contact us using the contact details at the bottom of this privacy notice.

MARKETING

If you have agreed to receive marketing information, we may send you information about our products and services which may be of interest to you. You can change your mind at any time.

You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact us by email, telephone or post

COOKIES

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information. We'll use your information collected from the website to personalise your repeat visits to the site.

We use cookies to track visitor use of the website and to compile statistical reports on website activity.

For more information visit <http://www.allaboutcookies.org/>

You can set your browser settings to block or delete cookies at any time, and the above website tells you how to do this. However in a few cases some of our website features may not function as a result.

OTHER WEBSITES

Our website contains links to other websites. This privacy policy only applies to our website so when you link to other websites you should read their own privacy policies.

WHAT CAN YOU DO IF YOU ARE UNHAPPY WITH HOW YOUR PERSONAL DATA IS PROCESSED?

If you haven't any concerns about how we use your personal information, you can contact us. If you are not satisfied with our response, you can complain to the ICO:

Information Commissioner's Office
Wycliffe House,
Water Lane
Wilmslow,
Cheshire,
SK9 5AF

Help line
0303 1231113

CHANGES TO OUR PRIVACY POLICY

We keep our privacy policy under regular review and we'll place any updates on the website. This privacy policy was last updated on 01/04/2026.

HOW TO CONTACT US

Please contact us if you have any questions about our privacy policy or information we hold about you:

by email at
info@questachartered.co.uk

by telephone at
01253 830050

or write to us at
Questa Financial Services Limited,
Questa House, Croft Court,
Plumpton Close, Blackpool,
FY4 5PR.