



CONFIDENT FINANCE

Trusted Advice that Empowers You

Privacy Statement

Your Privacy Matters

We are Vanessa Deenmahamad Trading as Confident Finance and is an appointed representative of New Leaf Distribution Ltd who are fully regulated by the FCA no. 460421 (842208) based in the UK.

We care about your data. We have put in place appropriate controls and security policies to keep your data safe.

Vanessa Deenmahamad trading as Confident Finance and New Leaf Distribution jointly determine the purposes and means of processing personal client data relating to giving advice. This means we are joint controllers for these core advice giving activities and therefore responsible for managing this client data and ensuring compliance.

The registered office for New Leaf Distribution Ltd is
165 - 167 High Street
Rayleigh
Essex
SS6 7QA

What Information do we collect about you?

The information we collect about you may vary based on what service we provide to you. Typically, we need the likes of your name, residential address, contact information and employment information.

Some financial services products may require us to collect information about your health and lifestyle.

We only collect information about you that we need to make sure you get the best service from us. We respect your privacy and we try to minimise what we do collect.

How do we collect information about you?

We prefer to collect the information we need directly from you. That way, you know what we have, and we can be sure you've provided us with the most accurate and up to date information.

We will usually do this:

- When we complete our fact find and discussion document.
- When you contact us for any reason.

- If you complete an online form.
- If you interact with us through the client portal.
- If you complete a survey.
- When completing application forms.
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What do we do with the information we collect about you?

We use your information in various ways, such as to:

- Meet the purposes that you provided your information.
- Provide you with the services you want.
- Let you know about goods or services we feel would be beneficial to you.
- Preventing fraud, money laundering, crime and to confirm your identity.
- Credit scoring and assessment, and credit management (where applicable).
- Keep our records accurate and up to date.
- Comply with any legal or regulatory obligations we may have.
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Who do we share your information with?

We appreciate that you have provided your information to us and may not want us to share it with other people or organisations, however sometimes it is necessary for us to do so.

We only share your information where we are permitted or required to by law, or where you have requested us to do so. We may share your information with, for example:

- Any of your family, associates, or someone who represents you, where you have asked us to do so.
- Our employees who provide you with our services.
- Carefully selected organisations and specialists to help us provide you with our services.
- Credit reference and fraud prevention agencies in order to help prevent and detect fraud.
- Any person, organisation or regulator where we are required to because of a court order, regulatory responsibility, legal duty or statutory obligation.
- We are careful to minimise such sharing.

Whenever we share your information we do everything we can to make sure it is protected from misuse or loss.

How we keep your information secure

We are committed to ensuring the confidentiality of the personal information that we hold and we continue to review our security controls and related policies and procedures to ensure that your personal information remains secure.

When we contract with third parties, we impose appropriate security, privacy and confidentiality obligations on them to ensure that personal information is kept secure.

Cookies.

We do not currently use “cookies” on our website.

Data Retention

We keep your personal information only as long as is necessary for the purpose for which it was collected and to meet regulatory or legislative requirements. Personal information will be securely disposed of when it is no longer required, in accordance with our Data Retention and Disposal Schedule.

What we would also like to do with your information - Marketing

We're keen to improve your awareness of financial products that we feel could be of interest to you.

We will only send you information about our own products and services. Each time we send you information, we will give you the opportunity to opt out from receiving this type of information.

We might also send you other materials produced by our firm such as newsletters.

If you don't want to receive any of this type of marketing, please let us know by email: privacy@newleafgroup.co.uk or by calling 01702 431130. Alternatively, you can write to us at the address listed above.

By email and phone

If you have contacted us by email, or provided an email address, we may use that to contact you if we need to.

You should also be aware that information conveyed by email could be deliberately or accidentally intercepted or corrupted.

Whilst we make every effort to ensure that emails we send to you are free from viruses this cannot be guaranteed. We recommend that you scan all email for viruses with appropriate and frequently updated virus checking software. You should also avoid sending us emails from unsecure or public wi-fi zones (such as coffee shops) to mitigate your messages being intercepted.

Where you are receiving financial advice, we encourage you to use our client portal, which is a secure space to share information and documentation with your financial advisor. A guide to using the client portal is available for download at the bottom of the page.

If you have given us your phone number (landline or mobile), we may use it to contact you if we need to, including sending texts.

Please let us know if your mobile phone number or email address changes so that we can keep this information up to date.

Your rights

GDPR gives you certain rights towards your personal information. We take all reasonable efforts to ensure we allow you to exercise those rights.

You have the right to see all the personal information we hold about you.

We'll handle routine enquiries as part of our usual customer service. If you want to see more of the information that we have about you, you can make a data subject access request.

You can write to our principal at:

Privacy Officer, New Leaf Distribution, 165 – 167 High Street, Rayleigh, Essex, SS6 7QA.

To ensure that we only give your information out to you and not someone else, you will need to provide us with two current forms of identification.

Once we receive your written request, any clarifications, identification, we respond as soon as we can within 1 calendar month.

You have the right to stop us causing you 'damage or distress'

Unless you have consented to us using your information, or have a contract with us, or we are acting to comply with a legal obligation or in a life or death situation, you can object to us using your personal information in a way that causes you 'substantial and unwarranted damage or distress'.

Damage means that we will use or have used your information in a way that caused you some loss or harm which we shouldn't have.

Distress means that we will use or have used your information in a way that caused you some upset or anguish which was more than an annoyance.

You can write to us and ask us to stop using your information in that way. We will respond within 21 days.

You have the right to have your information corrected

We take all reasonable steps to ensure that the information we have about you is accurate and up to date.

If you think that what we have is not accurate or up to date, please tell us as soon as possible and we will ensure it is corrected.

You have the right to stop us direct marketing to you

If you have received financial advice from one of our advisers, we would like to keep you notified of products and services that we feel might be beneficial to you as part of our ongoing service to you. This could extend to contacting you in advance of a product deal expiring or to keep in touch for a yearly review.

You have the right to opt out of marketing information and tell us what your communication preferences are by contacting us at the number or address provided below. You may opt out at any time if you don't want to receive any further communications of this nature.

Every time we contact you about such offers we will give you the opportunity not to hear about anymore.

If you don't want to receive such offers at all, please let us know by calling or; **0208 882 7740**

You can write to us at:

Unit 33 Hoddesdon Enterprise Centre, Pindar Road, Hoddesdon, EN11 0FJ

Or;

Email us at office@confidentfinance.uk

Also, we will not send you these offers by phone if you have registered with the Telephone Preference Service or by mail if you have registered with the Mailing Preference Service.

Please note though, that you may still receive non-personalised marketing material through your letterbox.

Vanessa Deenmahamad trading as Confident Finance, New Leaf Distribution and data protection

The General Data Protection Regulation governs how we may use your personal information. We are registered under the Act and regulated by the Information Commissioner's Office (ICO).

You can find our registration details here:

Vanessa Deenmahamad trading as Confident Finance (Registration Number: **ZA375276**)

New Leaf Distribution Ltd (Registration Number: Z966060)

You can also find a lot more information about this on the ICO Website or by contacting them at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
(Tel: 01625 545 700)

Changes to this statement

From time to time, we may amend this privacy statement to reflect changes in the law, guidance from the Information Commissioners Office (ICO), our experience of handling your information, or for other legitimate reasons. We will do this by posting the amended privacy statement on our website. We therefore suggest you check our online privacy statement from time to time to make sure you are aware of the latest version.

Further information - online privacy statement

By visiting our the New Leaf Distribution website: www.newleafdistribution.co.uk/privacy.asp, you can find further information regarding how we keep data secure, more information regarding your rights as a data subject and how we maintain accurate records.

Consent - Special Category Data

As detailed above, in some instances, it is necessary for us to collect more sensitive information (such as health or lifestyle information) which is called special category data. This is to allow us to provide our financial advice service to you. This is where we need to gather your consent to the collection and processing of this data. You can withdraw your consent at any time to us processing this data, however, this may mean that you can no longer access the service or product the information was gathered for.