

# Agency Due Diligence Questionnaire for Individual Transactions

As a part of our ongoing commitment to the security of our members, we complete due diligence checks on all firms that we have dealings with if we do not have an established relationship. This includes firm that advise an Option SIPP member on an individual transaction, i.e. to transfer out their benefits. In order to proceed with the client's instruction please complete and return the following information:

## 1. AGENT DETAILS

Name of Company

Trading names

Full Address

Number of Regulated Agent's

Contact Name for payment enquiries

Telephone Number  Fax Number

Company Contact Email Address

FCA Number  Adviser Network (If applicable)

If you are an appointed representative of another firm, please provide the name of your principal company.

If you use any research tools please can you specify which ones

Where did you hear about the Option SIPP?

How do you generate new business? *(please feel free to tick more than one)*

Word of mouth/referrals    
  Lead generation companies    
 Other  *Please Specify*

Marketing

Do you have any connections via people, corporate structures or premises to any investment manager or product/ fund provider?    
 Yes      No

If yes, please provide details

What level of professional indemnity insurance do you hold per annum per single limit and in aggregate and what is your policy excess per claim?    
 Level of professional indemnity insurance     
 Policy excess

Do you advise on defined benefit transfers?     Yes      No



## INTRODUCTION

We are committed to protecting and respecting the privacy of you and your clients.

This policy (together with any other documents referred to in it) sets out the basis on which any personal data we collect from you as an IFA, or that you provide to us regarding yourself, will be processed. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting the website you are accepting and consenting to the practices described in this policy.

For the purpose of the General Data Protection Regulation (EU) 2016/679 (the Act), we are what is known as the 'controller' of personal data we gather and use. When we say 'we' or 'us' in this notice, we mean EBS Pensions Limited, trading as Embark Pensions and Liberty Trustees Limited of Dunscair House, Deakins Business Park, Egerton, Bolton BL7 9RP.

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

The primary legal basis that we intend to use for the processing of your data is for the performance of our contract with you and we will only use your personal data where there is a legal obligation and where it is permitted by the laws that protect your privacy rights.

The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations. We do not need your consent to use your personal data where the law otherwise allows us to use it.

If you fail to provide information when requested, we will not be able to enter into a contract with you as we will be prevented from complying with our legal obligations (such as to comply with our regulatory requirements).

## HOW DO WE COLLECT INFORMATION ABOUT YOU?

We will obtain your data in different ways;

- directly from you, for example when you fill out an Agency Registration Form or input information into our website, contact us by email or telephone;
- during the IFA onboarding process (including due diligence, credit and money laundering checks);
- Information collected on an aggregate basis using 'Cookies' as you and others browse our website.

## WHAT ARE COOKIES?

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a website, that website's computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other sites.

We use cookies on our website to personalise the experience of our visitors and to support some necessary functions. We also use cookies to better understand how our visitors use our Website.

You also have choices with respect to cookies. By modifying your browser preferences, you also have the choice to accept all cookies, to be notified when a cookie is set, or to reject all cookies. However, please note that if you reject some or all cookies, your experience at this and on other sites throughout the Internet may not be complete or may not benefit from some of the time-saving or customisable features.

For further information visit <http://www.allaboutcookies.org/>. This website will give you detailed step-by-step guidance on how to control and delete cookies depending on your browser type. You can adjust your browser settings to your preferred level of protection.

Also, the Cookie Policy on our website will provide additional details.

## GOOGLE ANALYTICS & RE-MARKETING

Our websites use Google analytics and Google's re-marketing technology. This technology enables users who have already visited our online services and shown interest in our services to see targeted advertising on Google partner network websites. Likewise, users that are similar to the visitors of our websites can be addressed. The advertising will be displayed through the use of web cookies. Using cookies, the user behaviour on a website can be analysed and subsequently utilised to provide targeted product recommendations and advertising based on the user's interests.

If you would prefer to not receive any targeted advertising, you can deactivate the use of cookies for these purposes through Google. Alternatively, users can deactivate the use of cookies by third-party providers by visiting the Network Advertising Initiative's deactivation website.

Please note that Google has its own data protection policy, which is independent of our own. We assume no responsibility or liability for their policies and procedures. Please read Google's privacy policy before using our websites.

## WHAT INFORMATION DO WE COLLECT ABOUT YOU?

In the course of our relationship with you, we will collect, store, and use the following categories of personal data about you:

### Information you give us

- Personal information, not limited to your name, contact details, financial information and other information collected when you apply to become an agent of Embark Pensions ("Information").

On each of your visits to the website we may automatically collect the following information using cookies:

- technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
- information about your visit, including the full Uniform Resource Locators (URL) clickstream to, through and from the website (including date and time); products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.

## HOW DO WE USE INFORMATION ABOUT YOU?

We use information held about you in the following ways:

### Information you give us

We will use this information:

- to process your application to become an agent of Embark Pensions
- to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
- to comply with our legal and regulatory obligations;
- to notify you about changes to our products or services;
- to ensure that content from the website is presented in the most effective manner for you and for your computer.

### Information we collect via cookies

We will use this information:

- to administer the website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- to improve the website to ensure that content is presented in the most effective manner for you and for your computer;
- to allow you to participate in interactive features of our service, when you choose to do so;
- as part of our efforts to keep the website safe and secure;

### Information we share with third parties

We do not share or otherwise disclose any personal information, including your name, address, or e-mail addresses with other organisations (other than where you have indicated your consent for us to do so). Only our staff and authorised agents have access to personally identifiable information provided by visitors to our Website.

We will share your personal data with third parties where required by law, or where it is necessary to fulfil our contract with you or where we or the third party has a legitimate interest and it is fair and reasonable in the circumstances to share the information. We will only share your personal data to the extent needed for those purposes.

In order to deliver our services to you effectively we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product and platform providers that we use to arrange financial products for you.

As we develop our business, we may seek investment, restructure our business, or sell assets, shares or business offerings. Customer, email, and visitor information is generally one of the transferred business assets in these types of transactions. We may also transfer such information in the course of corporate divestitures, mergers, or any dissolution.

We may also disclose your Information to third parties if we are under a duty to disclose or share your personal data to comply with any legal obligation or in order to enforce or apply our terms and conditions and other agreements or protect the rights or property of Option SIPP, our customers, or others. This includes exchanging information with other companies and organisations for fraud protection and credit risk reduction.

Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

## HOW DO WE PROTECT YOUR INFORMATION?

The security and confidentiality of your information is extremely important to us.

We use technical, administrative, and physical security measures to seek to protect your information from unauthorised access and improper use. We may update our security measures from time to time to ensure we are using new technology and safety methods. However, the internet is an open medium and we cannot guarantee that any information you send to us by email or via our sites will not be intercepted or tampered with; any transmission is at your own risk.

You also have a responsibility to protect against unauthorised access to your user name and password to your account and to your computer. You must not disclose your username and password to anyone else and you shall be personally responsible for any activity on the site which relates to your login details. Always sign off when completing any activity on your account and when finished using a shared computer.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit.

### What about other websites linked to our website?

We are not responsible for the practices employed by websites linked to or from our Website nor the information or content contained therein. Often links to other websites are provided solely as pointers to information on topics that may be useful to the users of our Website or are submitted by other Registered Users of the Website.

Please remember that when you use a link to go from our Website to another website, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including websites which have a link on our Website, is subject to that website's own rules and policies. Please read over those rules and policies before proceeding.

## WHERE DO WE STORE YOUR PERSONAL INFORMATION?

In the majority of circumstances, the data that we collect from you will be stored at a destination within the European Economic Area (EEA), and not transferred outside of the EEA.

We do use some companies that may store your data outside of the EEA, such as mailchimp and Zendesk who are based and store your data in the U.S., but this information will be minimal, i.e. your email address. Also, as a part of our responsibilities we will ensure any company based outside of the EEA party to your data is able to demonstrate compliance with EU privacy regulations. For example, mailchimp and Zendesk are both a part of the EU-U.S. Privacy Shield Framework. For more information regarding the Privacy Shield Framework please refer to [www.privacyshield.gov](http://www.privacyshield.gov).

In all circumstances, we will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

## YOUR RIGHTS

You have various rights in respect of the personal data we hold about you – these are set out in more detail below:

- **Right to object:** You can object to our processing of your personal data where we are relying on a legitimate interest (or the legitimate interests of a third party) to process your personal data and there is something about your particular situation which makes you want to object to processing on this ground.
- **Access to your personal data:** You can request access to a copy of your personal data that we hold, along with information on what personal data we use, why we use it, who we share it with, how long we keep it for. You can make a request for access free of charge.
- **Consent:** Most of the time, we won't need your consent to use your personal data as we will be using it only to fulfil our obligations to you. There are limited circumstances where we may ask for your consent to process your information. Where you have given us your consent to use personal data, you can withdraw your consent at any time.
- **Rectification:** You can ask us to change or complete any inaccurate or incomplete personal data held about you.
- **Erasure:** You have the right to request deletion of your personal data, also known as the right to be forgotten.
- **Portability:** You can ask us to provide you or a third party with some of the personal data that we hold about you in a structured, commonly used, electronic form, so it can be easily transferred to you or a third party.
- **Restriction:** You can ask us to restrict the personal data we use about you where you have asked for it to be erased or where you have objected to our use of it.

### How can you access and correct your information?

You have the right to request a copy of the information that we hold about you free of charge. If you'd like a copy of some or all of your personal information, please email or write to us using the contact details noted below and we will respond within 30 days

When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect using the contact details below.

### How long do we keep hold of your information?

In principle, your personal data shouldn't be held for longer than is required under the terms of our contract for services with you. However, we're subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us. Please note that in the event of a pension transfer we are required to hold client records indefinitely.

We will hold your records for a minimum of 7 years after the end of our relationship with your last active client with us and longer where necessary in the event of active or potential legal proceedings, or to resolve or defend potential claims.

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

### What can you do if you are unhappy with how your personal data is processed?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

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

### Changes to our Privacy Policy

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail – but please realise updates to this policy are not emailed as a matter of course. So please check back frequently to see any updates or changes to our privacy policy.

### Contact us

Please send any questions or comments about this policy to:

Embark Pensions  
Dunscar House  
Deakins Business Park  
Egerton  
Bolton  
BL7 9RP

Or email us at [customerservices@embarkpensions.co.uk](mailto:customerservices@embarkpensions.co.uk)