CA FINANCIAL SERVICES

Privacy notice for CA Financial Services.

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

We take your privacy seriously and are committed to handling your personal information lawfully, fairly and transparently under the UK GDPR and the Data Protection Act 2018.

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.

This privacy notice also explains how you can make a complaint with us about how we handle your personal information.

Contact details

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

Via post	CA Financial Services, 74 West End, Kemsing, Sevenoaks, Kent TN15 6QE
Via phone	0800 644 4672
Via email	enquiries@cafinancialservices.co.uk

What personal information do we collect?

We will collect or use your personal information when you engage us for financial planning and financial advice.

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.
- Communications – to keep accurate records and meet regulatory requirements, we may record:
  - Emails, notes of telephone calls, meeting notes
  - Records required to meet the FCA's requirements

How we collect your personal information

We collect personal information from:

- Client meetings, calls, emails, online forms, and completion of feedback surveys

How we use your personal information

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 we share your personal 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** where relevant to your service
- **IT service providers and secure cloud platforms** that support our systems
- **Regulators and authorities** such as the FCA, HMRC and the Financial Ombudsman Service
- **Credit reference agencies**, but only when necessary

We **never** sell your personal information to anyone.

Using artificial intelligence (AI) / automated tools 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.

When we do:

Purpose of AI use

We may make use of AI-powered programmes in order to provide you with the services for which you engage us, such as the production of documentation.

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.

Purpose and lawful basis for processing

The primary purpose of using AI to process personal information is to enhance decision-making, improve efficiency, and provide personalised services.

Our lawful bases for using AI to process your personal information are:

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, financial 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. We will always explain why we need this information and ask for your clear agreement before using it.

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.

Human review

Any AI-assisted output is reviewed by a human adviser 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
- Anonymise or pseudonymise, where possible, personal information
- Ensure processing occurs in secure, regulated systems
- Have signed data processing agreements with all third parties to ensure personal information is protected and that they cannot use this to improve their own AI products
- Personal information will not be transferred outside the UK/EEA without appropriate safeguards and consent being in place

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.
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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 top of this privacy notice.

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How long do we keep your personal information?

We keep the personal information we need to provide our services to you, and we take reasonable steps to make sure it stays accurate and up to date. Some information must be kept for minimum periods set by our regulator, the Financial Conduct Authority (FCA):

- Insurance business - 3 years
- Investment business - 5 years
- Pension transfers and opt-outs - kept indefinitely

We also have to keep Identity-verification documents (required under UK anti-money-laundering rules) for:

- At least 5 years after our relationship with you ends
- Up to 10 years if we still have an ongoing relationship

Because these are legal requirements, we cannot delete your information before these time periods have passed.

We may keep your personal information for longer if we have a legitimate business reason to do so, but however, we will not keep it for more than 10 years after our relationship with you ends.

You can ask us to delete your personal information. We will do so unless we are required to keep it for legal or legitimate business reasons.

If you would like more information about how long we keep your personal information or how we decide this, please contact us.

Information about connected individuals

We may need to collect personal information about your close family members and dependents to provide our services effectively. If this is the case, you are responsible for ensuring you have their consent to share this information with us.

If you act as a trustee or attorney, we may also need information about the relevant beneficiaries or donor(s).

We will give them a copy of this privacy notice or ask you to pass it on if that's more appropriate.

Using cookies

We use cookies to:

- Understand how visitors use our website
- Help us create reports and improve our site

If you'd like to learn more about cookies, you can visit: http://www.allaboutcookies.org/

You can change your browser settings to block or delete cookies at any time. The website above explains how to do this. Please note that if you choose to block cookies, some parts of our website may not work as expected.

Marketing

We may contact you with information about our products and services, as well as those from other companies in our group that we think you might find useful.

If you've agreed to receive marketing from us, you can change your mind at any time. Just get in touch using the contact details at the top of this privacy notice.

Other websites

Our website may include links to other sites.

Please remember that this privacy notice only covers our website, so we recommend checking the privacy policies of any other sites you visit.

If you need to make a complaint

If you have any concerns about how we use your personal information, you have the right to raise a data protection complaint with us using the contact details at the top of this privacy notice. You do not need to follow a specific process or use particular wording.

You can raise a complaint through any of our usual contact channels, including email, telephone or post. We will:

- Acknowledge your complaint promptly and at least within 30 days of receiving it
- Investigate and respond without undue delay
- Keep you informed where appropriate

Further details of our complaints process are available on request.

If you are not satisfied with our response, you have the right to escalate your complaint to the Information Commission's Office (ICO).

The ICO's address:

ICO Head Office
4th Floor, No.3 Circle Square
5 Hawkshaw Street
Manchester
M1 7BL

Helpline number: 0303 123 1113

Website: https://www.ico.org.uk/make-a-complaint

Last updated

This privacy notice was last updated on 04/11/2026.