



# Customer Privacy Notice



During our dealings with you, we will collect personal information relating to your personal circumstances and financial situation, and where necessary, information about your health or family health history. This information is referred to as your personal data.

This Privacy Notice explains how 75point3 Limited collects, uses, and protects your personal data. It also explains your rights under data protection law.

Please read this notice carefully. If you have any questions, we are happy to explain.

## Who We Are

75point3 Limited is authorised and regulated by the Financial Conduct Authority (FCA). We are the **data controller** for the personal data we process.

### Contact details:

75point3 Limited

14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG

Telephone: 01492 536 333

Email: [markbonsall@75point3.com](mailto:markbonsall@75point3.com)

## Personal data

Personal data is any information that identifies you or could reasonably be linked to you.

This includes, for example:

- Name, address, date of birth, contact details
- Identification documents
- Financial information such as income, expenditure, assets, and liabilities
- Employment details
- Information about your family circumstances

## Special Category Data and Criminal Disclosures

To provide financial advice and arrange certain products (particularly insurance), we may need to process **special category data**, such as:

- Health and medical information
- Information relevant to insurance underwriting

In limited circumstances, this may also include information about **criminal convictions or offences**, where this is required for insurance purposes.

We only collect and use this information where it is necessary to provide advice, arrange products, or meet legal and regulatory requirements.

We do **not** rely on your consent to process special category data. Instead, this information is processed because it is necessary for insurance and financial advice purposes, in accordance with data protection law.

## How We Collect Your Data

We collect personal data mainly directly from you, including:

- During meetings, calls, or video appointments
- Through forms, emails, and written correspondence

We may also obtain information from third parties where appropriate, such as:

- Product providers and insurers
- Mortgage lenders and finance providers
- Credit reference agencies
- Identity verification services
- Publicly available sources (such as the electoral register)

Where electronic identity or credit checks are carried out, we will explain how these work and why they are used.

With your express permission, we may record meetings or calls to assist with accurate record-keeping, training, and quality assurance. Where recordings are made, you will be informed in advance, and recordings will be stored securely and retained in line with our data retention policy.

## How We Use Your Personal Data

We use your personal data to:

- Provide financial, investment, mortgage, and insurance advice
- Arrange and administer financial products on your behalf
- Communicate with you about your arrangements
- Meet our legal and regulatory obligations (including FCA requirements)
- Respond to complaints or enquiries
- Maintain accurate records

We may use secure systems and technology tools to support administrative and operational tasks, such as record-keeping, document management, and meeting transcription. These tools do not analyse your personal data, influence the advice we provide, or make decisions about you. All advice is given by a qualified adviser under full human oversight. Your personal data is not used to train public or third-party artificial intelligence models.

## Ongoing Service Communications

As part of our ongoing relationship with you, we may contact you to provide reviews, service updates, information about your existing arrangements, and invitations to client information events relating to your current investments or policies.

These communications are provided as part of our ongoing service to you and are not marketing. We do not use your personal data to promote new products or services.

## Our Lawful Bases for Processing

We process your personal data under the following lawful bases:

- **Contract** – where processing is necessary to provide advice and services you have asked for
- **Legal obligation** – where required by law or regulation
- **Legitimate interests** – where processing is necessary for running our business, provided your rights are not overridden

Where special category data is processed, this is done because it is necessary for insurance and financial advice purposes, as permitted by data protection law.

## Sharing Your Personal Data

We may share your personal data with:

- Investment, pension, mortgage, finance, and insurance providers
- Our compliance advisers and professional advisers
- Product specialists and other third parties involved in meeting your needs (such as solicitors, conveyancers, valuers, or surveyors, where relevant)

Your data is only shared where necessary to provide our services or meet legal obligations. Third parties are not permitted to use your data for their own marketing.

We do not normally transfer your personal data outside the UK or European Economic Area.

## Data Security

We take appropriate measures to protect and safeguard your personal data against loss, misuse, or unauthorised access.

We also encourage you to take reasonable steps to protect your own information, such as using secure email methods and password-protecting documents.

## How Long We Keep Your Data

We retain your personal data for a minimum of **six years** after our relationship with you ends. In some cases, we may need to keep data for longer to meet legal or regulatory requirements.

## Keeping Your Data Up to Date

We will review your information periodically and may ask you to confirm or update your details to ensure accuracy.

## Your rights

You have the right to:

- Request access to the personal data we hold about you
- Ask us to correct inaccurate or incomplete data
- Request deletion or restriction of your data (where legally possible)
- Request a copy of your data in a portable format
- Object to certain types of processing

We will explain any limitations on these rights if they apply.

## Marketing

We will only contact you for marketing purposes where we are permitted to do so under marketing rules.

We carry out all marketing communications in accordance with applicable data protection and privacy laws, including the Privacy and Electronic Communications Regulations (PECR).

You can ask us to stop marketing communications at any time by contacting us using the details above.

## Complaints and the ICO

If you have concerns about how we use your personal data, please contact us first so we can try to resolve the issue.

You also have the right to complain to the Information Commissioner's Office (ICO): [www.ico.org.uk](http://www.ico.org.uk)

## Changes to This Notice

We may update this Privacy Notice from time to time. The latest version will always be available on request.

This Privacy Notice is provided for information only and does not require your signature.



## Expert advice for

- Investments
- Pensions
- Life assurance
- Mortgages

