

Privacy Notice

Backhouse Independent Financial Services Limited | Oakmount House, 7-9 Carrside, Nelson, Lancashire BB9 6RX | 01282 677776 | August 2026

PRIVACY NOTICE

Backhouse Independent Financial Services Limited ("we", "us", "our") is committed to protecting your personal information and to being clear about how we use it. This notice explains what personal data we collect, why we collect it, how we use and protect it, and the rights you have under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

WHO WE ARE

Backhouse Independent Financial Services Limited is the data controller for the personal information you provide to us. We are authorised and regulated by the Financial Conduct Authority (FCA Firm Reference Number 126319) and are registered in England, Company No. 01140032. Our registered office is Oakmount House, 7-9 Carrside, Nelson, Lancashire BB9 6RX.

THE INFORMATION WE COLLECT

To provide you with independent financial advice we need to gather information about your personal and financial circumstances. Depending on the services you take from us, this may include:

1. Your name, address, date of birth and contact details.
2. Family and household details relevant to your financial planning.
3. Employment, income, expenditure, assets and liabilities.
4. Details of your existing pensions, investments, savings and insurance policies.
5. Your National Insurance number and tax status.
6. Your attitude to investment risk and your financial objectives.
7. Identification documents required to meet our anti-money laundering obligations.

Some of the information we collect may be special category data as defined in the legislation, for example information about your health where it is relevant to protection, pension or later life planning advice. We will only collect and use this information where it is necessary for the advice you have asked us to provide, and where required we will ask for your explicit consent.

HOW WE USE YOUR INFORMATION

We use your personal information to:

1. Provide you with financial advice and recommendations suited to your circumstances.
2. Arrange and administer financial products and services on your behalf.
3. Carry out regular reviews of your arrangements where you have an ongoing service with us.
4. Meet our legal and regulatory obligations, including those set by the Financial Conduct Authority and our anti-money laundering duties.
5. Keep proper records of the advice we give.
6. Contact you about our services where appropriate.

OUR LAWFUL BASES FOR PROCESSING

We rely on the following lawful bases: the performance of our contract with you when we provide advice and arrange products; our legal and regulatory obligations when we verify your identity, prevent financial crime and maintain advice records; our legitimate interests in administering and improving our business; and your consent where we process special category data or send you marketing communications. You can withdraw your consent at any time.

WHO WE SHARE YOUR INFORMATION WITH

As a necessary part of providing our services we may share your personal data with third parties, including product providers, investment platforms and fund managers when arranging or administering your investments, pensions or policies; our regulatory and compliance support providers; our professional advisers, including auditors and legal advisers; providers of the secure IT systems we use to run our business; and regulators, law enforcement agencies and other bodies where we are required to do so by law. We do not sell your personal information to anyone.

HOW LONG WE KEEP YOUR INFORMATION

We keep your personal information for as long as is necessary for the purposes described above and to

meet our legal and regulatory obligations. Records of financial advice are retained for a minimum of six years, and for certain types of advice, such as pension transfers, records are retained indefinitely in line with regulatory requirements.

HOW WE PROTECT YOUR INFORMATION

We take appropriate technical and organisational measures to keep your personal information secure and to protect it against loss, misuse and unauthorised access. Access to your information is limited to those who need it to carry out their role.

YOUR RIGHTS

You have the following rights in relation to our processing of your personal data:

1. The right to be informed about how we use your personal data (this Privacy Notice).
2. The right to see a copy of the personal information we hold about you.
3. The right to have personal information rectified if it is inaccurate or incomplete.
4. The right to erasure of your personal information where there is no compelling reason for its continued processing.
5. The right to restrict processing in certain circumstances.
6. The right to data portability, which, subject to certain conditions, allows you to obtain and reuse your personal data across different services.
7. The right to object to certain processing, including for the purposes of direct marketing.
8. Rights in relation to automated decision making and profiling. We do not make automated decisions about you.

CONTACT US AND COMPLAINTS

For further information on this Privacy Notice, to access your personal information or to exercise any of your rights, please contact:

The Data Protection Manager,
Backhouse Independent Financial Services Limited
Oakmount House, 7-9 Carrside
Nelson
Lancashire
BB9 6RX
Tel: 01282 677776
Email: advice@backhouseifs.co.uk

If you are unhappy with how we have used your personal information, please contact us first so we can try to put things right. You also have the right to lodge a complaint with the Information Commissioner's Office at any time. The ICO can be contacted at ico.org.uk or on 0303 123 1113.

This Privacy Notice was last updated in August 2026. We may update it from time to time and the latest version will always be available on this page.