

PRIVACY POLICY

In2Matrix Global Insurance Solution and its associated companies gather and process your personal information in accordance with this Privacy Policy and in compliance with the relevant Data Protection Regulations and laws. This Privacy Policy provides you with the necessary information regarding your rights and our obligations, and explains how, why and when we process your personal data.

In2Matrix Global Insurance Solution and its brands want to offer you the best possible customer experience. Our commitment to protecting the privacy of your personal information may result in periodic changes to this Privacy Policy. As a result, please remember to refer back to this Privacy Policy regularly to review any amendments.

Any questions regarding our Privacy Statement should be directed to the Compliance Officer at Margot.Clarenbeek@in2matrix.com or alternatively see the section "Contacts".

What do we collect and use personal information for?

We may ask you to provide personal information by filling in hard copy forms and documents or by corresponding with us by phone, e-mail, letter or otherwise during the course of our meetings with you.

Such personal information may include:

- Identity details including your name and date of birth.
- We may ask for copies of identity documents in which case we may collect details including your place of birth and residential address.
- Your contact details including your name, postal, phone and email address(es) and other personal details about you including your title, job title, marital status and date of birth.
- Financial information relating to you, including pension contributions and current value, salary, bank account balances, credit card balances details of investments and payment card details.
- Details of your dependants (name, address and date of birth)
- Details of contact that we have had with you such as meetings with you, fact-finding discussions and documentation, recommendations, referrals and quotes.
- Details of services you have received.
- Client experience and other feedback and information you provide to us.
- Information about complaints and incidents.

In order to be able to continue providing you our services, we might need to use your personal information to:

- We collect and process this personal information in order to comply with our legal and regulatory requirements.
- To contact you in order for us to manage, administer and provide our services to you.
- To respond to any correspondence and service-related enquiries you send to us in respect of our services.
- To discuss products or services for which you apply or may be interested in applying for.
- To manage any applications, you make for products or services.
- To communicate any updates to you including any changes to our services, the terms and conditions of any services which we have provided to you, any changes to this Notice and to our websites.
- To contact you in order to receive your feedback on our services and to participate in related surveys.
- To evaluate your eligibility for products.
- To enable us to advise you on your financial circumstances and the appropriateness of specific courses of action and products.

We collect and process this personal information for our legitimate business interests to enable you to make payments for our services.

We may disclose your personal information to third parties where we are required to do so to comply with applicable laws and regulatory requirements including in circumstances where we are required to do so by a court Order, regulatory authority or any other third party with the lawful right to request and receive the personal information we hold about you (including law enforcement agencies and tax authorities).

We may also use your personal information where it is necessary for us to take legal advice in order to establish our legal rights, to bring a claim against you or any related parties or to defend a claim from you or any related parties. We collect and process this personal information for our legitimate business interests including to carry out our own internal business planning, compliance, training, audit and for quality assurance purposes.

Who might my personal information be shared with?

We may disclose your personal information to the following categories of recipients:

- to providers of financial services, insurance and investment products and services in respect of whom you request us to submit applications on your behalf and to receive updates from such providers in order for us to provide our services to you throughout the lifetime of our relationship with you;
- to our suppliers and partners in order for them to help us provide our services to you;
- to other financial institutions or regulatory bodies with whom information is shared for money laundering checks, credit risk reduction and other fraud and crime prevention purposes;
- to a prospective buyer (and its agents and advisers) in the event we intend to sell any part of our business or its assets or if substantially all of our assets are acquired by a third party, in which case your personal information could form part of one of the assets we sell, provided that we inform the buyer it must use your personal information only for the purposes described in this Notice. We will never rent or sell your personal information other than as part of a sale of our business;
- to any national and/or international regulatory, enforcement body, government agency or court where we believe disclosure is necessary.

International Data Transfers

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country (and, in some cases, may not be as protective). Specifically, the servers that host our Client Relation Management software, Document Management System and Email server are located in the United Kingdom.

However, to ensure that transfers of client personal data outside of the EEA are protected in accordance with EU law – we will only use software whose servers are based in a country that meet one of the following criteria:

- the signature of Standard Contractual Clauses adopted by the European Commission;
- Binding Corporate Rules;
- a Privacy Shield certification for a recipient in the USA; or
- the recipient is located in a country which has received an adequacy decision from the European Commission (currently, this includes Andorra, Argentina, Canada (commercial organisations), Faroe Islands, Guernsey, Israel, Isle of Man, Jersey, New Zealand, Switzerland, Uruguay.

Data retention

We retain personal information we collect from you where we have an ongoing legitimate need to do so, for example:

- to provide you with a product or service you have requested us to provide,
- to perform our contractual obligations to you;
- to comply with applicable legal, tax or accounting requirements;
- to defend or manage any claims or complaints between us, you and any relevant third party including taking legal advice in respect of such claims in order to establish, exercise or defend our legal rights or such claims. This would include complaints and claims which you may bring against us or which are submitted to a court, regulatory authority or ombudsman.

When we have no ongoing legitimate need to process your personal information, we will anonymise it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible. For legal purposes, we will hold data on you until your death plus one year, should we need to refer to this if any claims are made against us, by your estate.

Use of cookies

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