



# MES PENSIONS

Data Protection

Privacy Policy

# Data Protection Privacy Policy



This notice reflects our obligations and your rights under the 2018 Data Protection legislation and applies to data gathered by MES Financial Services Limited.

MES Financial Services Limited is committed to protecting your personal data.

Our Privacy Policy contains information about what personal data we collect, what we do with that information, who we may share it with and why, and your choices and rights when it comes to the personal information you have given us.

We may change our Privacy Policy at any time so please check our website for updates from time to time. If we make any significant changes, we will contact you to let you know.

Our Cookie Policy forms part of our privacy notice. When you browse our website, we use cookies to store information about how you use the website to improve the quality of the service we provide you.

Our Privacy Policy was last updated in November 2024.

If you have any questions about the data we collect about you, you can email us at [compliance@mespensions.com](mailto:compliance@mespensions.com).

We promise:

- Not to contact you for marketing purposes;
- Not to sell your data to anyone;
- To only use your data for the purposes of the product we are providing you.

## How the law protects you

This section explains how the law protects your privacy.

We are only allowed to process your personal data, which includes storing it and sharing it with other companies if we have a legal basis for doing so. The Data Protection Legislation outlines a number of reasons which we can rely on but at least one must apply to allow us to use your data.

In processing your data, we will rely on one or more of the following reasons:

- To fulfil the terms of the contract we have with you.
- To meet legal or regulatory obligations imposed on us.
- When it is in our legitimate interest or;
- When you consent to it.

We can rely on legitimate interests where we have a clear business or commercial reason for processing your data. We must balance this with your interests and cannot rely on this reason if in doing so we would unfairly go against your best interests.

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## Personal information and our legitimate interest

Personal Information	Description
Business activities	Details about your employment history or control of companies that you are a director or have a major shareholding.
Communications	Information about yourself that you or your financial adviser provides to MES Financial Services in letters, emails, secure messages and telephone calls between us.
Consents	Any permissions or preferences you give us, such as whether you wish to have paper statements or appoint a nominee to see your online account and access online documents on your behalf. We will also record your permission to record you as a vulnerable client with your express consent.
Contractual	Information gathered to allow us to provide the products and services you have requested.
Documentary data	Evidence you provide to confirm your identity such as passport copy, driving licence or birth certificate.
Financial details	Your bank account number/sort code, the source of your funds you wish to invest, the source of your wealth and details of any previous investments or pensions you wish to transfer.
Sensitive data	There may be times when we need to process sensitive personal data, for example about medical conditions if you apply for an ill-health pension payment.
National identifier	We may need to collect any number or code allocated to you by the tax authorities in any countries or jurisdictions in which you are a tax resident, for example National Insurance Number in the UK.
Open data and public records	Your data that is available from records such as the Electoral Register or Companies House or available openly on the internet.
Personal details	Data we use to identify and contact you such as name, address, marital status, date of birth etc.

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## What we use your data for and the basis for doing so

What we use your information for	Our reasons (legal basis)	Our legitimate interests
<ul style="list-style-type: none"><li>Producing reports and accounts</li><li>Producing management information</li><li>To undertake audits and reviews</li></ul>	<ul style="list-style-type: none"><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Complying with the regulations that apply to us</li></ul>
<ul style="list-style-type: none"><li>To produce client reports for you including valuations, reviews and portfolio analysis</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contract</li><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contractual and legal obligations</li></ul>
<ul style="list-style-type: none"><li>Making records of any written or verbal conversations with you or your adviser</li><li>Providing third parties with your data where you have asked us to</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contract</li><li>Our legal obligations</li><li>Your consent</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contract and legal obligations</li></ul>
<ul style="list-style-type: none"><li>To make backups of your data and store this for emergency situations</li></ul>	<ul style="list-style-type: none"><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Complying with regulations that apply to us</li></ul>
<ul style="list-style-type: none"><li>To help resolve complaints or disputes if something goes wrong</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contract</li><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Defence of legal or Ombudsman decisions</li></ul>
<ul style="list-style-type: none"><li>To identify you and validate the information you provide us</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contract</li><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Our legal obligations</li><li>Complying with regulations that apply to us</li></ul>
<ul style="list-style-type: none"><li>To monitor your account to help prevent financial crime</li></ul>	<ul style="list-style-type: none"><li>Fulfilling our contract</li><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Complying with regulations that apply to us</li></ul>
<ul style="list-style-type: none"><li>To report relevant information to local/national bodies and regulatory authorities</li></ul>	<ul style="list-style-type: none"><li>Our legal obligations</li></ul>	<ul style="list-style-type: none"><li>Complying with regulations that apply to us</li></ul>

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## Personal information we collect and where we get it from

We collect personal data you provide us when you:

- Complete any of our application forms
- Complete any of our supplementary forms such as benefit request or transfer-in form
- Talk to us by phone
- Write a letter or email to us

We also receive information from third parties we are dealing with such as:

- Your financial adviser
- Credit reference and fraud prevention agencies
- National and local agencies such as HM Revenues & Customs
- Public information from sources such as Companies House
- Financial institutions and pension schemes who you have previously dealt with when you transfer your assets and monies to an MES Financial Services Limited SIPP.
- Your solicitors and accountants
- Your employer (if they are making contributions on your behalf)
- Law enforcement and regulatory authorities

## Personal information we share with others

- Your financial adviser and any third party they have appointed under a written agreement
- Banks where you hold accounts
- Credit reference and fraud prevention agencies
- National and local agencies such as HM Revenues & Customs
- Financial institutions and pension schemes who you have previously dealt with when you transfer your assets and monies to an MES Financial Services Limited SIPP.
- Your solicitors and accountants
- The UK Financial Ombudsman Service, The Pensions Ombudsman Service, The Financial Services Compensation Scheme, the Financial Conduct Authority and The Pensions Regulator.
- Law enforcement and other regulatory agencies
- Any other companies or individuals you request we share your information with
- Other companies where we have a joint venture or agreement to co-operate with them

## We may need to share your data with other organisations to provide the products and services that you have requested, including:

- Service and technology providers
- If you use Direct Debits, we will share your data with the Direct Debit Scheme and BACS
- We will also share your data if the ownership or organisational structure of MES Financial Services Limited changes in the future
- We may decide to sell, transfer our business or we may acquire other businesses or merge with them
- If we undertake any of the above, we may share your data but only do so with an undertaking to keep your data secure and safe
- If a change in ownership or structure occurs, then other parties may use your data as set out in this privacy policy.

## Profiling and automated decision making

The current legislation allows you to challenge us if your data is used for profiling and/or automated decision making and this results in a negative impact to you, for example if we decide not to offer a product or service to you.

MES Financial Services Limited currently uses profiling and automated decision making in limited circumstances.

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## Opening a SIPP

When you apply to open a SIPP, we will check that the product and service is relevant to you and that you meet our acceptance criteria. Your personal data will be checked with a third-party data verification database which may include verifying your name, address, age, nationality, residency and whether you are a Sanctions Target or Politically Exposed Person.

## Fraud prevention

We use your personal data to decide if your SIPP with MES Financial Services Limited might be used for money-laundering or market abuse. We may also detect that your SIPP is being used in a way that is unusual for you, which may point to potential fraud. If we think there is a risk that your SIPP is being used inappropriately or subject to a potential fraud, we may stop activity or refuse access. We may allow law enforcement agencies to access your personal information to support their duty to detect, investigate and prosecute crime.

## Where your information is processed

Your information is usually processed in the UK, however, third parties we work with process your information outside the UK. Where your data is processed outside of the UK, we take additional steps to ensure your information is protected to the same level as would be applied by UK Data Protection Laws.

## How we protect your information

We take data and system security very seriously and strive to always comply with our legal and regulatory obligations. Any personal information we collect, record or otherwise use will have the appropriate safeguards applied to comply with our data protection obligations.

We protect your information with controls to minimise loss or damage through negligence, accident, or deliberate actions. We also protect sensitive or confidential information when storing or transmitting information electronically. Our employees take regular training on how to protect your information. Our controls align to industry standards to effectively manage risks to the confidentiality and integrity of your data.

## How long we keep your information

To provide your SIPP and meet our legal and regulatory requirements, we keep your personal information and copies of records we create while you are a client of ours. Even when you no longer have a relationship with us, we are obligated to keep information for different legal and regulatory reasons. The length of time will vary, and we regularly review our retention periods to make sure they comply with all laws and regulations.

## Your rights

You have statutory rights under data protection laws which you may exercise in certain circumstances.

## Can I refuse to provide MES with my information?

It is your personal data, so you are free to decide whether you provide this data to MES Financial Services Limited. If you chose not to give us personal data, this may prevent us from not only administering your SIPP but may also prevent us from fulfilling our legal and regulatory obligations. In these cases, we may have to cancel the product or service you have with us.

## How long will we keep your personal data?

We will retain your data for as long as you are a client of MES Financial Services Limited. Once you are no longer a client, we will retain your data for a minimum of seven years or indefinitely where necessary to comply with Financial Conduct Authority rules or where we have a legitimate interest. This might be for the defence of legal or Ombudsman proceedings.

## How do I get a copy of my personal information?

If you require a copy of the information we hold about you, you can submit a data subject access request (DSAR) by emailing [compliance@mespensions.com](mailto:compliance@mespensions.com).

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There is usually no charge for this unless we believe the request is manifestly unfounded, excessive or repetitive. Before any charge is imposed, we will contact you to let you know and see if there is a more appropriate way to meet your access request.

We will endeavour to answer all requests within one month of receipt. If we are unable to respond within this period, we will confirm this to you in writing and we will then respond within a further 2 months.

## **What if the data you hold is incorrect?**

You also have the right to ask us to correct any data we hold about you that you believe is incorrect or incomplete. If you wish to do this, please contact your financial adviser in the first instance as they may also need to correct the data that they hold before asking us to update the records we hold. If you do not have an appointed adviser, please contact us by phone, email or letter.

## **What other rights do you have under the legislation?**

You have the right to object to our use of your personal information or to ask us to delete it or stop processing it if there is no need for us to keep it. In this instance, we would need to consider whether there are any regulatory or legal obligations or other official reasons we need to continue to process your data. If there are, we will explain this to you.

There may be circumstances where we can restrict the processing of your data. In this case, we can only use your data for certain defined objectives such as the defence of legal claims or to exercise our legal rights. Where this happens, we would not use or share your information in other ways while it is restricted.

## **When can I ask you to restrict the processing of my data?**

The circumstances in which you may request that we restrict the processing of your personal information are:

- You have said that it is not accurate and have asked us to correct it and we have not done so.
- It is no longer relevant, but you want us to store it for the use in legal claims.
- You have already asked us to stop processing or to delete it and we are considering if we have a legitimate interest in continuing to process it.

## **How to make a complaint**

We will always strive to collect, use and safeguard your information in line with data protection laws. If you do not believe we have acted in line with our Privacy Policy, please let us know straight away and we will do our utmost to put things right.

While we hope we can resolve any complaints, you do have the option to complain to the ICO regardless of whether you have exhausted our complaints process. The ICO's contact details are:

Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Telephone: 0303 123 1113

Website: [ico.org.uk](http://ico.org.uk)



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## Contact

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