

# Privacy Notice

Wealthyfox wealth Management Limited

## 1. Introduction

Wealthyfox wealth Management Limited is committed to safeguarding the personal information entrusted to us. Protecting client confidentiality and handling data lawfully, fairly and transparently is fundamental to the way we conduct our business.

This Privacy Notice explains how we collect, use, store and protect your personal data, as well as your rights under applicable data protection legislation, including the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

## 2. Who We Are

Wealthyfox wealth Management Limited is authorised and regulated by the Financial Conduct Authority (FCA No. 1049989). The company is registered in England and Wales (Company No. 16290681).

Registered Office:

Thames House, 2nd Floor

3 Wellington Street

London , England SE18 6NY

United Kingdom

You may verify our regulatory status on the FCA Financial Services Register at: [www.register.fca.org.uk](http://www.register.fca.org.uk) or by contacting the FCA directly.

For data protection purposes, wealthyfox Financial Advisers Limited acts as the **Data Controller**.

## 3. What Is Personal Data?

Personal data means any information relating to an identifiable individual. This may include information that identifies you directly, such as your name or address, or indirectly when combined with other information.

Examples of personal data we may process include:

- Identification details (name, date of birth, nationality, marital status)
- Contact information (address, telephone number, email)
- Proof of identity documentation
- Employment and income details
- Financial information (bank details, assets, liabilities, credit history, tax information, expenditure)
- Information relating to existing policies or investments

In certain circumstances, we may also process **Special Category Data**, such as:

- Health and medical information (for example, for insurance or protection advice)
- Ethnic origin (where relevant to certain financial planning considerations)

In limited cases, insurance-related services may require disclosure of information relating to criminal convictions or offences.

Where required by law, we will obtain your explicit consent before processing Special Category Data.

## 4. How and Why We Use Your Information

We collect and process personal data for the following purposes:

### a) To Provide Advice and Services

To assess your financial needs, make suitable recommendations, arrange financial products, and provide ongoing servicing.

### b) To Comply With Legal and Regulatory Obligations

Including obligations under:

- The Financial Services and Markets Act
- FCA rules and guidance
- Anti-Money Laundering regulations Tax
- reporting requirements

### c) Legitimate Business Interests

We may process your data where it is necessary for the legitimate operation of our business, provided your rights and freedoms are not overridden.

### d) Communication and Administration

To respond to enquiries, maintain records, and manage our relationship with you.

We will only use your data for the purpose for which it was collected unless we are required or permitted by law to do otherwise.

## 5. How We Obtain Your Information

Most personal data is provided directly by you during meetings, telephone calls, written correspondence or electronic communications.

We may also obtain information from:

- Credit reference agencies (for identity verification)
- Product providers
- Professional advisers (where authorised)

Where electronic identity verification is carried out, this is done in accordance with regulatory requirements. Your consent is not required for statutory identity checks, but we will inform you that such checks are being conducted.

## 6. Data Sharing

We only share your personal data where necessary and appropriate, including with:

- Product providers and insurers
- Compliance consultants or regulatory advisers
- Professional service providers (e.g., IT, legal, audit) Regulatory
- authorities where required

All third parties are required to maintain confidentiality and comply with applicable data protection laws.

We do not sell your personal data.

## 7. Data Retention

We retain personal data only for as long as necessary to fulfil the purposes for which it was collected and to comply with legal and regulatory obligations.

As an FCA-regulated firm, we are generally required to retain records for a minimum of **six years**, and in certain cases longer (for example, pension transfer advice). In some circumstances, we may retain records for up to ten years or more where regulatory or legal considerations require this.

Once retention periods expire, data will be securely deleted or destroyed.

## 8. How We Protect Your Information

We maintain appropriate technical and organisational safeguards to protect your data against unauthorised access, loss, misuse or disclosure.

These measures include:

- Secure electronic systems with restricted access
- Encrypted communications where appropriate
- Secure storage of physical files
- Staff training in confidentiality and data protection
- Contractual controls with third-party service providers

Access to client data is limited to personnel who require it to perform their duties.

## 9. Your Rights

Under UK data protection law, you have the following rights:

- **Right of access** – to request a copy of the personal data we hold about you.
- **Right to rectification** – to correct inaccurate or incomplete information.
- **Right to erasure** – in certain circumstances, to request deletion of your data.
- **Right to restrict processing** – where applicable.
- **Right to data portability** – where processing is based on consent or contract. **Right to object** – to certain types of processing.

Requests will normally be responded to within one month. We may extend this period where permitted by law.

## 10. Reporting Concerns

If you believe your personal data has been compromised or misused, please contact us immediately so we can investigate and take appropriate action in line with our regulatory obligations.

## 11. Contact Details

For any queries regarding this Privacy Notice or to exercise your rights, please contact:

Telephone: +44 07766229409 Email:

Info@wealthifoxwm.co.uk Address:

Thames House, 2nd Floor

3 Wellington Street

London , England SE18 6NY

United Kingdom

## 12. Complaints

If you are dissatisfied with how we have handled your personal data, you have the right to lodge a complaint with the Information Commissioner's Office (ICO), the UK's data protection regulator.

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire SK9 5AF

Telephone: 0303 123 1113

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

We regularly review this Privacy Notice to ensure ongoing compliance with regulatory and legislative requirements.