

National Friendly Financial Solutions Privacy Notice

This Privacy Notice explains how National Friendly Financial Solutions uses and protects any information that you give us by which you can be identified or are identifiable ("Personal Information" or "Personal Data") when you use our Services.

This Privacy Notice applies when you contact us for financial advice or use our comparison service, and the use of our website, collectively known as "Services".

We are committed to ensuring that your privacy and your Personal Information are protected. If we ask you to provide certain Personal Information when using our services, then You can be assured that it will only be used in accordance with this privacy notice.

Who are we?

National Friendly Financial Solutions Limited (no. 05603624) is a wholly-owned subsidiary of National Deposit Friendly Society Limited (no.369F) both registered at 11-12 Queen Square, Bristol BS1 4NT.

National Friendly Financial Solutions Limited is authorised and regulated by the Financial Conduct Authority (FCA). We are permitted to advise on and arrange investments, pensions, life and insurance products and mortgages. The FCA does not regulate will-writing. Our Financial Services Register no. is 452784.

National Friendly Financial Solutions Limited is covered by the Financial Services Compensation Scheme and Financial Ombudsman Service.

National Friendly Financial Solutions Limited is registered as a data controller with the Information Commissioners Office (ICO) in the UK under the number Z9573461.

For what purpose will Personal Information be collected, and how is it collected?

Personal Information provided by you

We need to collect Personal Information from you so that we can provide and you can receive our services, for example to offer you financial advice or to provide you with our comparison service. However, you should be aware that we will also process your Personal Information to comply with a legal obligation (amongst others) or where we have a legitimate business objective (such as ensuring that we deliver our services and develop our services in a way that meets our customers' needs). However, we will take all reasonable steps to ensure that we only collect the minimum Personal Information that is necessary to achieve this objective and will not use it for any other purpose not envisaged in this Privacy Notice or as otherwise notified to you. If we do not collect your Personal Information it will severely restrict our ability to provide our Services to you.

Your Personal Information will be collected in a variety of ways, for example, by use of our website, completion of an application form sent by various methods including by post, email and by telephone.

The Personal Information you provide to us will include:

- Basic personal identifiers, including (but not limited to) your name, address, email address, bank account details and date of birth.
- Additional lifestyle information, for example relating to your hobbies or occupation.
- Financial information, for example details relating to your investments, pension and savings.
- Sensitive Personal Information (also known as Special Category Data), including health information, for the purpose of arranging your policy, Where we collect special category personal data from you, we will only request the information required for the specific purpose in accordance with the Data Protection Act 2018 Schedule 1 Part 2 Substantial Public Interest Conditions.
- Information on family members of a nature listed above, when they are entitled to the Services We provide. Where applicable, please ensure that the family members have had sight of this Privacy Notice.

Information from other sources

We may also acquire your Personal Information from third-party companies who operate in accordance with UK data protection legislation. We will only take receipt of such Personal Information where you will have already submitted your Personal Information to these companies and have specifically given permission to allow them to pass it on to other companies that provide similar or complementary products and services to us. We may also obtain information from credit agencies, public sources, social media, and similar online resources.

Information We collect through our website ('cookies')

We collect certain types of information from your web browser via 'cookies' when You use our website. To find out more information please refer to [Our Cookie Policy](#).

Providing information on behalf of another

If you are required to provide the personal information of another person connected with your policy, you should ensure that those individuals are made aware that you will be providing their personal information to us, provide them with a copy of this Notice, and ensure that they are happy for their personal information to be disclosed to us and processed in accordance with this Notice.

Parents, guardians and sponsors

If you are a parent, guardian or sponsor of a child policyholder or a child policy applicant then this Privacy Notice, unless otherwise stated, applies to your personal information and to the personal information about the child.

How your Personal Information is used

We will need to use your Personal Information so we can provide you with our services. This will be done lawfully, fairly and in a transparent manner. The below table sets out our purposes for processing your personal information and the lawful basis for doing so.

What is the purpose and lawful basis for storing and using your personal data?

| Purpose of Processing | Lawful Basis |
|---|--|
| Providing you with financial advice and a non-advisory comparison service | To undertake our contractual obligations |
| We have an obligation to process certain information for anti-money laundering purposes in relation to part 7 of the Proceeds of Crime Act 2002 | to comply with legal and regulatory obligations |
| Performing business functions such as preventing fraud | To meet our legitimate interests |
| Helping others prevent fraud | To meet our legitimate interests |
| Auditing our records | To meet our legitimate interests |
| Communicating and co-operating with others that play a role in providing your policy and conducting legal proceedings | To meet our legitimate interests |
| To send you marketing communications | <p>If you had provided or updated your personal information with us before 10th March 2025 we will only send you marketing communications where you have given your consent.</p> <p>If you provided or updated your personal information with us on or after 10th March 2025, we will send you marketing communications to meet our legitimate interests, however you can opt-out of receiving marketing communications at any time.</p> |

This list is not necessarily exhaustive as changing business needs or external factors may influence the use of the information we hold. Should there be a need to use Personal Information for other reasons, we will update this Notice.

Opting-out of Marketing Communications

You can update your marketing preferences at any time by visiting www.nationalfriendly.co.uk/member/marketing-preferences. You can also do this by calling, emailing or writing to us, our contact details can be found at the end of this notice.

Sharing your Personal Information

We may need to send Personal Information to other firms in connection with our Services, including the following:

- Third party administrators
- Join Data Controllers
- Our banks, payment providers and similar financial institutions
- Delivery or courier services
- Credit reference agencies
- Legal or regulatory organisations such as the FCA, PRA and ICO where we are required to do so by law.
- Our legal advisers in connection with obtaining legal advice or pursuing a claim.
- Law enforcement agencies and fraud prevention agencies If we are required to provide details for an investigation.
- External Auditors to Audit the annual accounts.
- Will writing and estate planning services where you have asked for us to do.
- Other financial services companies including insurers, pension funds and investment companies where you have an account or make an application.

If you would like to see the list of organisations with whom we share your data, please request the **data sharing list** for further information, please note the data sharing list may not be exhaustive and could change from time to time, we will keep it updated on a regular basis.

In each case, we will only share personal information needed to carry out their work and will do so subject to appropriate safety measures that are designed to ensure your personal information remains secure and is only used for the intended purpose.

How do we store Information and how is it protected?

We will keep your personal information up-to-date and store it securely on internal systems that can only be accessed by authorised members of staff. We will put appropriate technical measures in place to protect it from loss, misuse, unauthorised access and disclosure, and not collect or retain excessive amounts of personal information.

We control logical system access through standard username and password controls across multiple systems. To protect against account misuse, we have automatic account locking on failed login attempts with near real time reporting to the IT admin team and the input of a network administrator needed to re-enable access to the locked account.

The Personal Information that we collect from you may be transferred to, or processed or stored in any country, including those outside the European Economic Area. To ensure we meet our obligation to adequately protect Personal Information We will:

- Ensure the purposes and processing associated with any such transfer will comply with all applicable data protection regulations in the UK and EU.
- Ensure that any parties to whom we pass your information agrees to treat your Personal Information with the same level of protection as required by the data protection regulations in the UK and EU. You can contact us for more information about the specific protections in place in relation to any such transfer.

By submitting your Personal Information to us, you acknowledge that your Personal Information will be transferred, stored, or processed as explained within this Privacy Notice.

How long do we keep your Personal Information?

National Friendly Financial Solutions will only keep your personal information for as long as it is necessary to comply with applicable laws.

Please request a copy of our data retention schedule if you would like to see our full retention periods.

These periods may be extended if, for example, there is a legal dispute concerning the terms of your policy or if we are otherwise required by law to keep the information for a longer period. We will notify you if we need to extend the period for which we keep your information. In certain cases, we may anonymise your information, along with the information of our other members, for record-keeping purposes, statistical analysis and to improve our business practices and computer systems. Once anonymised, you are no longer identifiable from the information we hold about you. This anonymised information is kept indefinitely.

When your personal information is no longer required, we will:

- erase your personal information; or
- archive your data so that it is beyond use.

Keeping Personal Information up to date

Please let us know if your Personal Information changes as it is important that the information we hold about you is accurate and up to date. We will not be responsible for

any errors or Personal Information losses because of not being informed of a change in Personal Information.

Your rights regarding Personal Information

You have a legal right to:

- request a copy of your personal data.
- request erasure of your personal data or to restrict processing in accordance with data protection laws. We may need to retain some or all of your personal data to provide you with our Services (or to keep a record that we have done so)
- request that your data is corrected where it is wrong.
- request that we suspend the processing of your personal data, for example if you want us to establish whether it is accurate or the reason for processing it.
- object to the processing of your personal data in certain circumstances.
- object to direct marketing. Where National Friendly Financial Solutions uses your data to send you marketing communications, you have the right to withdraw your consent at any time.
- request your personal information to be transferred to another organisation.
- complain to the Information Commissioner's Office if your privacy rights are violated, or if you have suffered as a result of unlawful processing of your personal information.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Changes to Our Privacy Notice

We will review and amend this Privacy Notice periodically. When this notice is amended, we will not usually inform you of the changes we make, unless these changes are likely to have a material impact on your Data Protection rights.

Contact Details

If you have any questions, queries or complaints, and to exercise your personal data rights, please in the first instance contact the Data Protection Officer at:

Data Privacy
National Friendly Financial Solutions
11-12 Queen Square
Bristol
BS1 4NT

Or email dpo@nationalfriendly.co.uk

You can also download a data subject rights request form from our website –
www.nationalfriendly.co.uk/contact-us

You can contact the Information Commissioner's Office on 0303 123 1113, online at <https://ico.org.uk/global/contact-us/> or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.