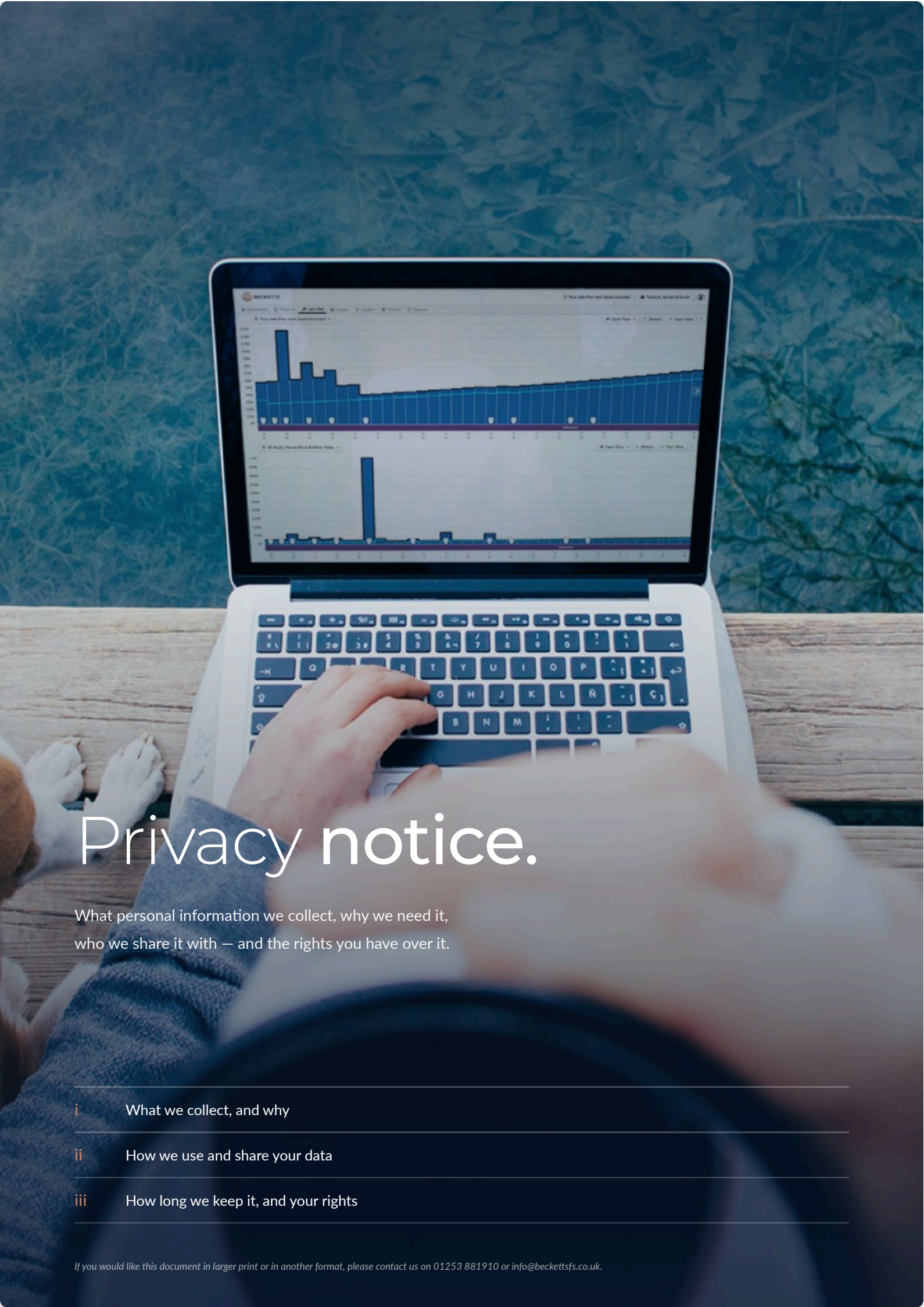


Privacy **notice.**

What personal information we collect, why we need it,
who we share it with — and the rights you have over it.

i What we collect, and why

ii How we use and share your data

iii How long we keep it, and your rights

If you would like this document in larger print or in another format, please contact us on 01253 881910 or info@beckettsfs.co.uk.

What personal information we hold, and your rights over it.

Becketts FS Limited, company number 05122604, is the Data Controller and is registered with the Information Commissioner's Office (ICO). Our ICO number is Z8901237.

Becketts FS Limited is part of the Becketts Group of companies, which includes Becketts Wealth Limited and Becketts Connect Limited. Each company is the data controller for its own clients, and your information is held for the company you have an agreement with. Access to it is limited to the people who need it to look after you, together with the shared compliance, oversight and administration functions that support all three companies, which may process your information where there is a legitimate need to do so. Your information is not shared with another Becketts company for it to contact you unless you have agreed to that in your Client Consents, and it is never passed to companies outside the Becketts Group for marketing. This privacy notice explains how we use any personal information we collect about you.

If you would like this document in larger print or in another format, please contact us.

Phone 01253 881910

Email info@beckettsfs.co.uk

Post Beckett House, Wyrefields, Poulton-le-Fylde, FY6 8JX

What information do we collect about you?

We collect information about you when you engage us for all aspects of our financial planning, advice and investment management services. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Information relating to usage of our website is collected using cookies. These are text files placed on your computer to collect standard internet log information and visitor behaviour information. We'll use your information collected from the website to personalise your repeat visits to the site

Information about connected individuals

We may need to gather personal information about your close family members and dependents in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We're required to provide privacy information to them within one month of collecting their data. We will provide you with additional copies of this Privacy Notice for you to pass to them and they can contact us direct regarding their rights.

Why do we need to collect and use your personal data?

We must have a lawful basis to process your personal data. Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

We have a contractual obligation

This is the primary legal basis that we intend to use for processing your data. The personal information that we collect about you is essential for us to be able to effectively carry out the services that we have agreed to deliver to you.

We have a legal obligation

Sometimes, collecting personal data is needed to meet our legal and regulatory obligations. For example, UK anti money laundering legislation may require us to collect personal information to verify your identity.

We will obtain your consent

Some of the personal information we collect is classed as 'special category' data— for example, information about your health or medical history. Because this type of data requires a higher level of protection, we will only collect and process it where you have given your explicit consent. We will ask for this consent separately, before collecting any such information, using the consent form provided alongside this notice. Giving this consent is separate from agreeing to our general services.

From time to time, we may also wish to contact you about additional products or services that may be of interest to you. We will only do this where you have given your consent, and we will ask for that consent separately for each channel through which you are happy to be contacted (for example, email, phone, or post). We will not use your agreement to receive our services as a reason to send you marketing communications.

You may withdraw any consent you have given at any time by contacting us using any of the methods shown above. Withdrawing your consent will not affect the lawfulness of any processing we carried out before you withdrew it. Where you withdraw consent for marketing, we will stop contacting you for that purpose promptly. Where you withdraw consent for special category data, we will discuss with you whether this affects our ability to provide certain services, so you can make an informed decision.

We have a legitimate interest

We have a legitimate interest in retaining relevant personal data after our services to you have been delivered, in order to: review and demonstrate the appropriateness of the advice and services we have provided; respond to and defend any complaints or regulatory enquiries that may arise; and meet the requirements of our Professional Indemnity insurers.

We consider that our interest in retaining records for these purposes is proportionate and would be reasonably expected by our clients, given the regulated nature of the services we provide. We have balanced these interests against your right to privacy and are satisfied that this processing does not override your rights and freedoms.

You have the right to object to processing carried out on the basis of legitimate interests. If you wish to do so, please contact us using any of the methods shown above. We will consider your objection and respond to you, though please be aware that in some cases we may have compelling grounds to continue processing — for example, where we are required to retain records to comply with regulatory obligations, in which case we will confirm what personal data is to be retained, why it will be retained and how we will protect that data.

How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

Who might we share your information with?

If you agree, we may email you about other products or services that we think may be of interest to you.

With your consent, your data may be shared between Becketts FS and other companies within the group in order to facilitate the delivery of our services or for marketing purposes. We won't share your information for marketing purposes with any companies outside the Becketts Group.

In order to deliver our services to you effectively, we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product and platform providers that we use to arrange financial products for you.

Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where it's necessary for your personal data to be forwarded to a third party, we'll use appropriate security measures to protect your personal data in transit, including a combination of encrypted and password-protected emails and messaging services.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

How long do we keep hold of your information?

During the course of our relationship with you we'll retain personal data which is necessary to provide services to you. We'll take all reasonable steps to keep your personal data up to date throughout our relationship.

We're also subject to regulatory requirements to retain your data for specified minimum periods. These are generally:

- Five years for investment business
- Indefinitely for pension transfers and opt-out business
- Three years for insurance business

Beyond these minimum periods, we may retain your personal data for longer where we have a legitimate interest in doing so — specifically, to review and demonstrate the appropriateness of the advice and services we have provided, to respond to and defend complaints or regulatory enquiries, and to meet the requirements of our Professional Indemnity insurers.

The period for which we retain data on this basis will be proportionate to the nature of the services provided and the realistic timeframe within which a complaint or regulatory matter might arise — generally no longer than ten years from the end of our relationship, except where the nature of the advice (for example, pension transfers) or a specific regulatory requirement justifies a longer period.

We will not retain your personal data beyond the periods described above unless we are required to do so by law or a specific regulatory obligation. Where we hold data solely on the basis of your consent, we will delete it promptly if you withdraw that consent and there is no other lawful basis for retention.

You have the right to request deletion of your personal data. We will comply with any such request subject to our regulatory obligations and legitimate interests as described above.

Our Use of Artificial Intelligence and Automated Processing

At Becketts we use artificial intelligence (AI) tools to support the delivery of our services. This section explains how AI interacts with your personal data and what this means for you.

How we use AI

We use AI to assist with tasks such as recording and summarising client meetings, reviewing documents, researching financial products and information, and supporting our advisers in preparing advice and recommendations, and reviewing our own work to check that the advice we give is of the quality you would expect. AI helps us work more accurately and efficiently on your behalf.

Where that work involves special category data, such as information about your health, we rely on your explicit consent, which you give in your Client Consents.

AI is used as a decision-support tool only. All financial advice and recommendations are made by a qualified human adviser, who takes personal responsibility for the services provided to you. We do not use solely automated processes to make decisions about you that have a legal or similarly significant effect.

Your personal data and AI

Personal data processed by AI tools may include information you have provided to us in connection with our services, such as your financial circumstances, goals, special category information (such as health), and preferences, as well as records of meetings and correspondence. We will always tell you if we are recording a meeting.

Where AI tools are provided by third-party technology suppliers, we ensure that appropriate data processing agreements are in place, that those suppliers comply with UK data protection law, and that your personal data is not used by them to train AI models without your explicit consent.

Your rights

You have the right to ask us how AI has been used in connection with your personal data. You also have the right to object to certain types of automated processing. If you have any questions or concerns, please contact us using the details on page 1 of this notice.

International transfer of your data

Where any third parties we engage process your personal data outside the United Kingdom, we will ensure that appropriate safe-guards are in place to protect your data in accordance with UK GDPR requirements. We will provide details of any such transfers on request.

How can I access the information you hold about me?

You have the right to request a copy of the information that we hold about you. If you'd like a copy of some or all of your personal information please email or write to us using the contact details noted below.

When your personal data is processed by automated means, and where we required your consent to hold this data, you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

Cookies

Our website uses the following categories of cookie:

Essential cookies: these are necessary for the website to function and cannot be switched off. They do not store any personally identifiable information.

Analytics cookies: these allow us to understand how visitors use our website, for example which pages are visited most frequently. This helps us improve the site. We only use these cookies where you have given your consent.

We will ask for your consent to non-essential cookies when you first visit our website. You can change your cookie preferences at any time using the cookie settings link on our website.

You can also set your browser to refuse some or all cookies. Please be aware that disabling essential cookies may affect the functionality of our website. For general guidance on managing cookies, visit www.allaboutcookies.org.

Other websites

Our website contains links to other websites. This privacy policy only applies to our website so when you link to other websites you should read their own privacy policies.

What can you do if you are unhappy with how your personal data is processed?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF

Changes to our privacy policy

We keep our privacy policy under regular review and the most up to date version will always be available on our website. This privacy policy was last updated in November 2026.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you using any of the contact methods on page 1.

Becketts is a trading name of Becketts FS Ltd. Company No. 5122604. Beckett House, Wyrefields, Poulton-le-Fylde, FY6 8JX. Authorised and regulated by the Financial Conduct Authority, No. 409051.