

JN Financial Consultation Limited ("We") are committed to protecting and respecting your privacy.

This policy (together with our terms of business, data protection policy, and any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

Data Protection

Collecting information and protecting your privacy

Our aim is to offer advice that helps you plan your financial future. To provide such advice, we need to know about your personal situation and your Adviser may request sensitive and private information about you, for example, your income, current financial arrangements, health, family commitments and any legal proceedings you may be involved in. Much of the information you provide will, as part of your application, be passed to the lenders or providers whose products you apply for, and details of how they use your information are included in their data protection literature.

If you are unable or unwilling to provide some, or all, of this information your Adviser will be unable to provide you with advice suitable for your circumstances. We do not collect personal information from third parties.

We are committed to protecting your privacy. As we would like you to be a lifetime client, we need to earn your trust and assure you that we will keep your personal information confidential and secure and only for as long as is necessary. The criteria we use to determine how long this period can be obtained from JN Financial Consultation Limited's Data Protection Officer at the address on our website.

We will use it with care, and it will only be shared in the ways explained here, or if we are required to by Law or the Financial Conduct Authority (FCA).

Your personal information will only be held for as long as necessary and collected for the purposes of providing advice in respect of the range of products and services outlined in the Initial Disclosure Documents provided by your Adviser. In addition, we will make every effort to ensure that the information you provide is recorded accurately and that it is only passed to lenders or providers who comply with the General Data Protection Regulations (GDPR).

Personal data shall not be transferred to a country or territory outside the European Union unless that country or territory ensures an adequate level of protection for the 'rights and freedoms' of data subjects in relation to the processing of personal data. The transfer of personal data outside of the EU is prohibited unless one or more of the specified safeguards or exceptions apply.

You can exercise your rights to access your personal information under the GDPR.

Controlling and using your personal information

A Data Controller is someone who determines the purposes for and the manner in which your personal data should be processed. JN Financial Consultation Limited, your Adviser and the lenders or providers whose products you apply for are all Data Controllers. Your Adviser will have given you their contact details and JN Financial Consultation Limited contact details are shown on our website.

We use your information in a variety of ways:

- To introduce you to a range of products and services offered by the lenders or providers we are associated with (or may be associated with in the future).
- To help with financial administration, supervision, and authorization.
- To contact you with details of changes to products you have bought.
- For business analysis and research.
- For marketing products and services, we think may be suitable for you (unless you ask us not to send you this information).
- To comply with the Law and/or FCA requirements.
- To verify your identity by searching publicly available records held by credit reference agencies.
- To prevent fraud and money laundering we may pass your details to other companies, public bodies including the police or to an insurer's database. Insurance companies can search databases for any relevant information that exists about you.

We therefore process your data because it is necessary for:

- the performance of a contract to which you are a party.
- compliance with legal obligations to which we as the controller are subject.

None of the information gathered about you will be used in automatic decision making.

Your health details

If you apply for some type of insurance (e.g., life insurance, pensions, sickness etc.) you will be required to provide details of your health. Under the GDPR, this is regarded as sensitive personal data.

Your Adviser will have access to your medical details unless you prefer to complete a medical statement of health in private. If this is the case, please send it with your application marked for the attention of the "Consultant Medical Officer" in a sealed envelope.

We do need your explicit consent to collect and process your health details, which of course you may withdraw at any time.

Mortgage credit checking

If you apply for a mortgage your information will be passed to the lender, who will carry out a credit check. You will also have to provide details of any criminal convictions you may have had. These details will be passed to the lender to carry out any necessary checks.

Marketing and sharing your information

The information you give us will be added to any other details we hold about you. JN Financial Consultation Limited will never sell your details to a third party, but we may share your information with carefully selected lenders or providers we are associated with. Therefore, we (or they) may contact you (by post, email, telephone, or other appropriate means) to tell you about products, services or offers we believe may interest you. The products and services may relate to financial services. You can ask us not to contact you for this reason, at any time, by contact us. This will not affect your relationship with your Adviser.

We may have to pass your details to another Adviser if, for example, your Adviser is ill, or you need advice in a different product area. If your Adviser leaves, we may pass your details to another Adviser so that we can continue to provide you with a high standard of service.

We may send your information to third parties that are carrying out work on our behalf.

Your Data Protection rights

You have certain rights under the GDPR. These include the right to:

- Ask for a free copy of your personal information in portable format.
- Stop us sending you marketing material about products and services.
- Have any incorrect information we hold about you corrected.
- Ask us to restrict the processing of your personal data.

As the processing of your personal information is necessary for a legal obligation placed upon us by the FCA and may be required for the establishment, exercise or defence of legal claims, we will not be able to permanently delete your personal information until the end of the period we have deemed necessary.

How to get more information

If you would like further details on how we use your personal information or if you have any data protection queries, please write to:

The Data Protection
Officer
82
Luctons Close
Loughton,
Essex
IG10 3QN
gina@jnsolution.co.uk

You may receive more information about data protection from the companies that we have introduced you to.

We may record telephone calls so we can check we have acted on your instructions correctly and to ensure we are giving you appropriate service. We may also monitor calls for security and training purposes.

Complaints

If you have any complaints about the way we or your Adviser have handled your personal information, please contact the Data Protection Officer at the address given above.

You also have the right to refer your complaint to the Information Commissioner.

JN Financial Consultation Limited Foundation

The JN Financial Consultation Limited Foundation takes data privacy very seriously. Please click [here](#) for details of Our Data Protection Policy and how we use any data you may provide to us.

Cookies

Our website uses cookies to distinguish you from other users of our website. A cookie is a small file of letters and numbers that we put on your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

The cookies we use are 'analytical' cookies. They allow us to recognize and count the number of visitors and to see how visitors move around the site when they are using it. This helps us to improve the way our website works, for example by ensuring that users are finding what they are looking for easily.

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Privacy & cookies policy

Cookie Name	Expiration Time	Description
CookieControl	3 months	Cookie Control cookies. This cookie is set in order to remember the user's preferences in regards to cookies.
_dk_gtm_UA-60467721-1	2 weeks	Used by Google Analytics to store the number of service requests.
1P_JAR	1 month	Google cookie. These cookies are used to collect website statistics and track conversion rates.
CONSENT	27 years	Used by Google Ads Optimisation to store cookie consent preferences
NID	6 months	The purpose of this cookie is to store information about your preferences.
OGPC	1 month	This cookie enables the functionality of Google Maps.
Player	1 month	Used by Vimeo to enable the video to play.
Vuid	2 days	Used by Vimeo to store the usage history.
_ga	2 years	Used to distinguish users.
_gat	10 minutes	Used to throttle request rate.
_gid	1 day	This cookie is installed by Google Analytics. Data collected includes the number of visitors, the source where they have come from, and the pages visited in an anonymous form.
ARRAffinity	Session	This cookie is set by websites that run on Windows Azure cloud platform. The cookie is used to affinitize a client to an instance of an Azure Web App.
ARRAffinitySameSite	Session	See above

.browser-update.org	7 days	No description
__cfduid	1 month	The cookie is used by CDN services like CloudFare to identify individual clients behind a shared IP address and apply security settings on a per-client basis. It does not correspond to any user ID in the web application and does not store any personally identifiable information.
UMB_UCONTEXT_C	Session	Used by Umbraco CMS and does not store any personally identifiable information.
UMB-XSFR-TOKEN	Session	Used by Umbraco CMS and does not store any personally identifiable information.
UMB-XSRF-V	Session	Used by Umbraco CMS and does not store any personally identifiable information.
UMB_UCONTEXT	Session	Used by Umbraco CMS and does not store any personally identifiable information.
ASP.NET_SessionId	Session	ASP.NET user session cookie. Does not store any personally identifiable information.
__RequestVerificationToken	Session	ASP.NET Anti Forgery token prevents CSFR attack. Does not store any personally identifiable information.

These cookies do not record any personally identifiable information (PII). You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site.