

Mercer Private Wealth Privacy Notice

Who are we?

Mercer Private Wealth is a trading name of Mercer Limited ("Mercer"). Mercer is referred to as "we", "our" or "us" in this notice. We take the security of your personal data very seriously and are committed to protecting and respecting your privacy.

This privacy notice sets out the basis on which we protect your personal data, the uses to which that information is put, and the ways in which we protect it. This notice also tells you about your privacy rights.

"Personal data" broadly means information that relates to an identified or identifiable individual ("identifiable" refers to being able to identify the living individual when the information held is combined with other information whether held by Mercer or by a third party).

"Special category data" means sensitive personal data including personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership and data concerning health or sexual orientation.

1. WHAT INFORMATION DO WE COLLECT?

Information provided by you, your representatives or third parties

We collect personal data from you and third parties that have roles in delivering services to you. These may include insurance companies, plan administrators and vendors, brokers or agents, credit agencies, financial institutions your representative(s) and your employer or benefit programme sponsor.

This information may include the following personal data:

- contact information such as your name, address, email address, and phone number;
- demographic information such as your date of birth, nationality, marital status,

- dependents and gender;
- identification information such as details of your passport, driving licence and recent utility bills;
- financial information such as your National Insurance Number, financial account numbers, credit/debit card numbers, benefits information, employment details and history, salary and compensation, intended retirement age, tax liabilities, personal income, assets and liabilities, credit history, expenditure, insurance policies, pension benefits;
- Identification information such as details of your passport, driving licence and recent utility bills;
- health information such as regarding your general health status and any existing medical conditions;
- information regarding your sexual orientation; and
- information regarding your investment needs, priorities and risk profile and decisions you may make with respect to your financial and investment portfolio.

If you supply us with personal data about other people, you agree that you have the authority to provide this information on their behalf and you should direct them to this privacy notice. In these instances, you further agree that the individuals to whom this information relates have been informed of and understand the reason(s) for obtaining the information, the manner in which this information will be used and disclosed, and have consented to such use and disclosure.

2. HOW DO WE USE THE INFORMATION WE COLLECT?

The personal data we collect enables us to provide you with the best service we can and helps us keep you informed with information you may be interested in. Your personal data will always be managed with reference to all applicable laws and regulations.

This section lists the purposes for which we use personal data that we collect and identifies the "legal grounds" on which we rely to process the

personal data. Data protection laws allow companies to process personal data only when the processing is permitted by the specific “legal ground(s)” set out in the law (the full description of these grounds can be found below).

We may use your personal data for the following purposes:

(a) To provide our services to you

Legal ground: performance of a contract

(b) To provide you with marketing material: to provide you with updates and offers, where you have chosen to receive these. We may use your personal information to provide you with information about products or services which we think would be of interest to you. We may also share your personal information with our affiliates within the March & McLennan Companies, Inc (“MMC”) corporate group (“MMC Affiliates”) so that they can provide you with information about their products and services. These may be sent by email, SMS, phone, fax or post.

Within MMC, we operate under a number of brands and you may receive such communications from our different trading names, such as, Mercer, Mercer Marsh Benefits (MMB), Darwin, Marsh, Marsh Commercial, Marsh Networks and others.

We take care to ensure that our marketing activities comply with all applicable UK legal requirements. In some cases, this may mean that we ask for your consent in advance of us or MMC Affiliates sending you marketing materials.

In all cases, you can always opt out of receiving marketing communications from us or MMC Affiliates, at any time. We will always provide an option to unsubscribe or opt-out of further communication on any electronic marketing communications sent to you or you may opt out by contacting us as set out in section 8 below.

Please note that, even if you opt out of receiving marketing messages, we may still

send you communications in connection with the services we provide to you.

Legal grounds: consent, legitimate interest to keep you updated in relation to our products and services

(c) Regulatory compliance: to allow us to fulfil legal and regulatory requirements such as to enable us to comply with the rules, guidance or regulations issued by the Financial Conduct Authority or the Prudential Regulatory Authority.

Legal Grounds: legal obligation, legitimate interest to cooperate with law enforcement and regulatory authorities

(d) Detection and prevention of fraud, suspicious claims, and other illegal activities

Legal Grounds: Legal obligation, substantial public interest

(e) Analyse and improve products and services, enhance our websites, and evaluate the effectiveness of our marketing activities and overall services

Legal ground: legitimate interest to allow us to improve our services

(f) Perform statistical analyses on our clients and better understand their demographics

Legal ground: legitimate interest to allow us to improve our services

(g) Issue surveys for the purpose of assessing satisfaction with our services

Legal ground: legitimate interest to allow us to improve our services

(h) On an aggregated basis, share the data with third parties

Legal ground: legitimate interest to allow us to improve our services

(i) Investigate and respond to queries or complaints regarding our services

Legal grounds: legal claims, legal obligation, legitimate interest to allow us to improve our service and defend actual or possible legal claims

(j) Reorganise or make changes to our business

Legal ground: legitimate interest in order to allow us to change our business

(k) Enable you to buy products from product providers, which may involve passing personal data to them to obtain quotes or to set up a policy

Legal ground: performance of a contract

3. USING YOUR INFORMATION IN ACCORDANCE WITH DATA PROTECTION LAWS

Data protection laws require that we meet certain conditions before we are allowed to use your personal data in the manner described in this privacy notice. To use your personal data, we will rely on one of the following conditions, depending on the activities we are carrying out:

Consent

We only process your special category data e.g. information about your health or sexual orientation, for the purposes of advising you regarding products that are appropriate to you and your situation.

We may provide you with marketing information about our services or products where you have indicated your consent for us to do so.

You may withdraw your consent at any time. [See section 8 below for information on how to do this.](#)

Performance of a contract

We are permitted to hold and process your personal data where it is necessary to do so in order to provide our contracted services to you.

Legitimate interests

We are permitted to use your personal data to achieve a legitimate interest which outweighs any prejudice to your data protection rights.

Reliance on this legal ground requires us to carry out a balancing test of our interests in using your personal data (for example, in order to keep you updated in relation to our products and services), against the interests you have as a citizen and the rights you have under data protection laws (for example, to not have your personal data sold to third party marketing companies without your knowledge).

The outcome of this balancing test will determine whether we may use your personal data in the ways described in this privacy policy. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Legal obligation

We are permitted to process your personal data where it is necessary for compliance with our legal obligations.

Legal claims

We are permitted to process your special category data where it is necessary to establish, exercise or defend a legal claim.

Substantial Public Interest

We are permitted to process your personal data where it is necessary for reasons of substantial public interest, on the basis of UK law.

If we look to use your personal data for any other purpose not covered in this privacy notice, we will let you know about any new proposed purposes before using your personal data in this way.

4. HOW LONG WE KEEP YOUR PERSONAL DATA FOR

We will only keep your personal data for as long as reasonably necessary to fulfil the purposes set out above, to comply with our legal and regulatory obligations or for as long as necessary to respond to any questions or concerns you raise with the advice you received or to show that we treated you fairly. We may keep your personal data if we cannot delete it for legal, regulatory or technical reasons. We

may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

5. DISCLOSURE OF YOUR PERSONAL DATA

We may share your personal data to provide products or services as requested by you. We may share your personal data with:

- product providers and providers of any other benefits that you may receive from your employer of benefit programme sponsor;
- our affiliates and other third parties to enable them to provide services to you and where you have consented to them contacting you regarding additional products and services that may be of interest to you;
- credit reference agencies;
- our third party service providers;
- our professional advisors;
- third parties to whom we share your personal data in the form of an aggregated report;
- in the event of a sale of our business or assets, a third party purchaser.

Any third party we disclose your personal data to is required to keep it confidential and secure.

We may disclose your personal data without your prior permission, as permitted by law to regulators, government departments, law enforcement authorities, any relevant ombudsman, dispute resolution body or the courts, when we believe it is necessary to: (a) prevent physical or financial harm; (b) enforce our terms of business; (c) respond to claims of suspected or actual illegal activity; (d) respond to an audit or investigate a complaint or security threat; or (e) comply with law or legal process.

6. SENDING DATA OUTSIDE THE UK

We may transfer or disclose personal data we collect to a destination outside the UK. We will typically do this:

- to comply with a legal duty;
- to work with staff operating outside of the UK who work for us or for one of our suppliers or affiliates (including any staff engaged in the provision of support services). You can find out more information about the location of our operating staff at: <https://www.uk.mercer.com/about-us/locations.html>

If we do transfer information outside of the UK to our staff, affiliates or suppliers, we will make sure that it is protected in the same way as if it was being used in the UK. We will use one of these safeguards:

- Transfer it to a country that the UK Government has determined provides adequate protection to personal data. Learn more on the [Information Commissioner's Office website](#).
- Transfer it to one of our affiliates or operating staff outside the UK, which has committed to complying with our Binding Corporate Rules. Our Binding Corporate Rules have been approved by the Information Commissioner's Office and set out a standard as to how we will process personal data within our group companies. Learn more about our Binding Corporate Rules Standards at: <https://www.uk.mercer.com/data-protection.html>
- Put in place standard contractual clauses adopted by the Information Commissioner's Office or the UK Government, which provide that the recipient of the personal data must protect it to the same standards as established by UK data protection law. Read more about this on the [Information Commissioner's Office website](#).

You can contact us as set out below to find out more about safeguards we have in place for any transfers of your personal data outside the UK.

7. WHAT STEPS TO WE TAKE TO PROTECT YOUR INFORMATION?

We restrict access to your personal data to those employees of ours, our affiliates, and third party

service providers who reasonably need it for the purposes set out above. We have implemented physical, administrative, and technical safeguards to protect your personal data from unauthorised access. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of these systems, nor can we guarantee that information supplied by you or on your behalf cannot be intercepted while being transmitted over the Internet.

8. WHAT RIGHTS AND OBLIGATIONS DO YOU HAVE WITH RESPECT TO YOUR PERSONAL DATA?

You have a number of rights under data protection law in relation to the way we process your personal data. These are set out below. You may contact us using the details below for our Data Protection Officer to exercise any of these rights. We will respond to any request received from you within one month from the date of the request.

Right 1

A right to access personal data held by us about you.

Right 2

A right to require us to rectify any inaccurate personal data held by us about you.

Right 3

A right to require us to erase personal data held by us about you. This right will only apply where (for example): we no longer need to use the personal data to achieve the purpose we collected it for; or where you withdraw your consent (if we are using your personal data based on your consent); or where you object to the way we process your personal data (in line with Right 6 below).

Right 4

A right to restrict our processing of personal data held by us about you. This right will only apply where (for example): you dispute the accuracy of the personal data held by us; or where you would have the right to require us to erase the personal data but would prefer that our processing is restricted instead; or where we no longer need to

use the personal data to achieve the purpose we collected it for, but you require the data for the purposes of dealing with legal claims.

Right 5

A right to receive personal data, which you have provided to us, in a structured, commonly used and machine readable format. You also have the right to require us to transfer this personal data to another organisation, at your request.

Right 6

A right to object to our processing of your personal data (including for the purposes of sending marketing materials to you).

Right 7

A right to withdraw your consent, where we are relying on it to use your personal data (for example, to provide you with marketing information about our services or products) as set out in more detail below.

These rights are subject to certain exemptions to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of legal privilege) and may not all be available in the country in which you are based.

If you want to withdraw your consent

You may withdraw your consent to direct marketing or to our processing of your special category data at any time where we are relying on it to use your personal data. If you withdraw your consent, we may not be able to provide certain products or services to you. For example, we may not be able to advise you adequately regarding certain financial products without health information from you.

9. CHANGES TO THIS PRIVACY NOTICE

This privacy notice may be updated from time to time. You should check <https://www.uk.mercer.com/data-protection.html> regularly so that you can read the up to date version. We will notify you of any material changes via email.

10. HOW TO CONTACT US

You can contact our Data Protection Officer (DPO) at any time if you have any questions about this privacy notice, or our privacy practices in general. Our DPO's details are:

Data Protection Officer
Marsh & McLennan Companies, Inc.
Tower Place West
London
EC3R 5BU

How to complain

Please let us know if you are unhappy with how we have used your personal data or are not satisfied with our handling of any request by you in relation to your rights. You can contact us at:

Mercer Private Wealth
Tower Place West
London
EC3R 5BU

You also have the right to complain to the Information Commissioner's Office. Their address is:

First Contact Team
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
SK9 5AF

Special category data consent agreement

For the services that you have agreed with your adviser, Mercer Limited will act as the data controller.

Mercer requires your consent to use your special category data as detailed in the Privacy Notice.

Without your consent to use your special category data we may be unable to provide you with the services you require.

You have the right to withdraw your consent at any point by either writing to Mercer Private Wealth, 1 Tower Place West, Tower Place, London, EC3R 5BU or emailing Privatewealth@mercer.com.

I confirm I have read the above privacy notice and I consent to Mercer Limited using my special category data to carry out the processes, as set out in both the Terms of Business and the Letter of Engagement.

Sole or First Client	
Full Name	
Signature	
Date	

Second Client	
Full Name	
Signature	
Date	

Client Ref:

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