

DPN18

Data Protection Notice

How we use your personal information

We, M&G Wealth Advice (part of M&G plc), take the privacy and protection of your personal information seriously.

As you have requested information about our products and/or services we will need to process your personal information. We've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you, such as your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately if you don't provide all of the information we require this may mean we are unable to provide our products and/or services to you.

Please note this data protection notice covers our processing of your personal information in order to provide you with the information about the product and/or service you've requested. If you decide to purchase a product or service from us, you'll be provided with our full data protection notice as we will need to process further personal information and for different purposes.

Part A

How we use your personal information and why

We, M&G plc and our Business Partners, will use the personal information you provide to us, together with other information, for the following purposes:

- to provide you with the information you've requested
- the administration of our products and/or services, including to enable us to perform our obligations to you and to provide any relevant services as discussed with you prior to any purchase of a product or service
- complying with any regulatory or other legal requirements
- to send you any direct marketing communications you opt in to
- keeping your information on record and carrying out other internal business administration

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests or other legal bases in using and sharing your personal information for the purposes described above to improve our products and/or services. This allows us to explore ways to develop our business and to gain insights into how our products and/or services are used. To the extent that we need your consent to use your personal information for the purposes described above, you explicitly provide your consent by ticking the relevant boxes/submitting an online form/signing this form as appropriate.

Who we share your personal information with and why

We may share your personal information within M&G plc and with our Business Partners, for any of the purposes set out in Part A. If appropriate, we may also pass on your personal information to any legal, regulatory or government bodies.

As we, M&G plc, and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the UK or the European Economic Area. These transfers will only be to countries in respect of which the European Commission and, where applicable, the UK Government has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, but only where appropriate safeguards have been put in place first. In more limited circumstances, we may also need to rely on a derogation under applicable privacy laws.

If you want to know more about these safeguards – like our use of the European Commission's or UK's Model Clauses which govern the transfer of information outside of the European Economic Area and UK respectively – further information is available on request.

We keep your personal information for a set amount of time

Your personal information will be stored either for as long as you require information about our product and/or services or have signed up to receive direct marketing communications from us, or longer if required by law or as is otherwise necessary. It'll always be in line with our data retention policy.

Part B

Use of your sensitive personal information

Depending on the product and/or service you have asked for, we may need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation. To the extent that we need your explicit consent to process this kind of personal information in the manner described in Part A you explicitly provide your consent by ticking the relevant boxes/submitting an online form/signing this form as appropriate.

Part C

You're in control

When it comes to how we use your personal information, you've got the right to:

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive)
- in certain circumstances request that we move your personal information to another organisation if you want us to
- request that we correct anything that's wrong, or complete any incomplete personal information
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing
- limit how we use your personal information or withdraw your consent you have given for the processing of your personal information
- object to us using your personal information for direct marketing or other processing based on legitimate interests
- complain to a data protection authority or another independent regulator about how we're using it.

If you want to do any of these things, or would like an explanation as regards these rights, we've explained how you can get in touch in the Contact Us section.

We have appointed a Data Protection Officer who can be reached at the address shown in the Contact Us section of this document.

We may monitor or record calls or any other communication we have with you. This might be for training, for security, or to help us check for quality.

Part D

Acting on someone else's behalf?

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained in Parts A and B above)
- you getting any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us on the phone number below before sending us anything.

Part E

Direct Marketing

If you've decided to opt into receiving direct marketing communications from us by ticking the relevant boxes/submitting an online form/signing this form as appropriate we, M&G plc and our Marketing Partners will continue to send these to you by the method you have chosen (electronic and/or non-electronic means including post) unless you change your mind. If you decide to opt out it's easy to let us know as you can either unsubscribe from any emails we send you or write to the address shown in the Contact Us section.

Contact Us

If you want to exercise your rights in Part C or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at:

The Data Protection Officer
Customer Service Centre
Lancing
BN15 8GB

Call us on: 0800 000 000

or visit: www.mandg.com/wealth

M&G plc means any affiliates of Prudential UK (including but not limited to, Prudential Distribution Limited, Prudential International Assurance plc, PGDS (UK ONE) Limited, Prudential Life Time Mortgages Limited, M&G Global Services Private Limited, M&G Investments Group, M&G Wealth Advice Limited and Prudential Corporate Pensions Trustee Limited).

Prudential UK means The Prudential Assurance Company Limited, Prudential Distribution Limited, Prudential Life Time Mortgages Limited, Prudential Pensions Limited, and M&G Wealth Advice Limited as appropriate.

Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.