

Privacy Notice

One Financial Solutions Ltd

This privacy notice explains how we use any personal information we collect about you.

WHAT INFORMATION DO WE COLLECT ABOUT YOU?

We collect information about you when you engage us for financial planning, financial advice, mortgage advice, or 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 – text files placed on your computer to collect standard internet log information and visitor behaviour information.

INFORMATION ABOUT CONNECTED INDIVIDUALS

We may need to gather personal information about your close family members and dependants 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 will provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

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 are:

Contractual Obligation

This is the primary legal basis. The personal information we collect is essential to effectively carry out the services we have agreed to deliver to you.

Legal Obligation

Sometimes collecting personal data is needed to meet our legal and regulatory obligations – for example, UK anti-money laundering legislation.

Your Consent

Special category data relating to health matters is often required. We will obtain your explicit consent to collect and process this information. You may withdraw consent at any time by notifying us at our main business address.

Legitimate Interest

We retain relevant data for assessing appropriateness of our services, defending future complaints and meeting our Professional Indemnity Insurer's expectations.



Your Data & How We Use It

HOW WILL WE USE THE INFORMATION ABOUT YOU?

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

WHO MIGHT WE SHARE YOUR INFORMATION WITH?

With your agreement, we may email you about other products or services that we think may be of interest to you.

With your agreement, we will pass on your personal information to our group of companies so that they may offer you their products and services.

We will not share your information for marketing purposes with companies outside our group of companies.

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.

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

Where it is necessary for your personal data to be forwarded to a third party, we will use appropriate security measures including password protection and encryption of data where applicable.

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 our relationship with you, we will retain personal data which is necessary to provide services to you. We will take all reasonable steps to keep your personal data up to date throughout our relationship.

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

Five years for investment business

Three years for mortgage business

Indefinitely for pension transfers and opt-out business

Three years for insurance business

These are minimum periods, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it is in our legitimate interests to do so. In any case, we will not keep your personal data for longer than 6 years after our relationship with you has ended.

You have the right to request deletion of your personal data. We will comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.



Your Rights & Preferences

HOW CAN YOU ACCESS THE INFORMATION WE HOLD ABOUT YOU?

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

When your personal data is processed by automated means, 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.

MARKETING

We would like to send you information about our products and services, and those of other companies in our group, which may be of interest to you. If you have agreed to receive marketing information, you may opt out later.

You have the right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the group. If you no longer wish to be contacted for marketing purposes, please contact us by email or post.

COOKIES

We use cookies to track visitor use of the website and to compile statistical reports on website activity. For further information visit:

www.allaboutcookies.org

You can set your browser not to accept cookies, and the above website tells you how to remove cookies from your browser. However, in a few cases some of our website features may not function as a result.

OTHER WEBSITES

Our website contains links to other websites. This privacy policy only applies to this website, so when you follow links 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 have the 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

Stay in Touch

CHANGES TO OUR PRIVACY POLICY

We keep our privacy policy under regular review and will place any updates on this web page and/or inform you of any changes when they occur. This privacy policy was last updated on 02/06/2026.

HOW TO CONTACT US

Please contact us if you have any questions about our privacy policy or the information we hold about you:

EMAIL

admin@one-fs.co.uk

POST

One Financial Solutions
Chapter House, 22 London Road
Reigate, Surrey, RH2 9HZ

Your privacy matters to us.

One Financial Solutions Ltd is committed to protecting and respecting your privacy.

One Financial Solutions Ltd is authorised and regulated by the Financial Conduct Authority.