



Privacy Policy

This policy is effective as of 27 January 2025

Last updated: 16 May 2025

Your privacy is important to us. It is WisePath Financial Planning and Keystone Financial Ltd's policy to respect your privacy and comply with any applicable law and regulation regarding any personal information we may collect about you, including across our website, www.wisepathfinancialplanning.co.uk and www.keystoneltd.co.uk, and other sites we own and operate.

Personal information is any information about you which can be used to identify you. This includes information about you as a person (such as name, address, and date of birth), your devices, payment details, and even information about how you use a website or online service.

In the event our site contains links to third-party sites and services, please be aware that those sites and services have their own privacy policies. After following a link to any third-party content, you should read their posted privacy policy information about how they collect and use personal information. This Privacy Policy does not apply to any of your activities after you leave our site.

Information we collect

Information we collect falls into one of two categories: "voluntarily provided" information and "automatically collected" information.

"Voluntarily provided" information refers to any information you knowingly and actively provide us when using or participating in any of our services and promotions.

"Automatically collected" information refers to any information automatically sent by your devices in the course of accessing our products and services.

LOG DATA

When you visit our website, our servers may automatically log the standard data provided by your web browser. It may include your device's Internet Protocol (IP) address, your browser type and version, the pages you visit, the time and date of your visit, the time spent on each page, and other details about your visit.

Additionally, if you encounter certain errors while using the site, we may automatically collect data about the error and the circumstances surrounding its occurrence. This data may include technical details about your device, what you were trying to do when the error happened, and other technical information relating to the problem. You may or may not receive notice of such errors, even in the moment they occur, that they have occurred, or what the nature of the error is.

Please be aware that while this information may not be personally identifying by itself, it may be possible to combine it with other data to personally identify individual persons.

DEVICE DATA

When you visit our website or interact with our services, we may automatically collect data about your device, such as:

- Device Type
- Operating system
- Geo-location data

Data we collect can depend on the individual settings of your device and software. We recommend checking the policies of your device manufacturer or software provider to learn what information they make available to us.

PERSONAL INFORMATION

We may ask for personal information - for example, when you submit content to us, when you subscribe to our newsletter or when you contact us — which may include one or more of the following:

- Name
- Email
- Phone/mobile number
- Home/ mailing address

LEGITIMATE REASONS FOR PROCESSING YOUR PERSONAL INFORMATION

We only collect and use your personal information when we have a legitimate reason for doing so. In which instance, we only collect personal information that is reasonably necessary to provide our services to you.

Collection and use of information

We may collect personal information from you when you do any of the following on our website:

- Sign up to receive updates from us via email or social media channels
- Use a mobile device or web browser to access our content
- Contact us via email, social media, or on any similar technologies
- When you mention us on social media

We may collect, hold, use, and disclose information for the following purposes, and personal information will not be further processed in a manner that is incompatible with these purposes:

- to provide you with our platform's core features and services
- to enable you to customize or personalize your experience of our website
- to contact and communicate with you
- for analytics, market research, and business development, including to operate and improve our website, associated applications, and associated social media platforms
- for internal record keeping and administrative purposes
- to comply with our legal obligations and resolve any disputes that we may have

We may combine voluntarily provided and automatically collected personal information with general information or research data we receive from other trusted sources. For example, Our marketing and market research activities may uncover data and insights, which we may combine with information about how visitors use our site to improve our site and your experience on it.

Security of your personal information

When we collect and process personal information, and while we retain this information, we will protect it within commercially acceptable means to prevent loss and theft, as well as unauthorized access, disclosure, copying, use or modification.

Although we will do our best to protect the personal information you provide to us, we advise that no method of electronic transmission or storage is 100% secure and no one can guarantee absolute data security.

You are responsible for selecting any password and its overall security strength, ensuring the security of your own information within the bounds of our services. For example, ensuring you do not make your personal information publicly available via our platform.

How long we keep your personal information

We keep your personal information only for as long as we need to. This time period may depend on what we are using your information for, in accordance with this privacy policy. For example, if you have provided us with personal information such as an email address when contacting us about a specific enquiry, we may retain this information for the duration of your enquiry remaining open as well as for our own records so we may effectively address similar enquiries in future. If your personal information is no longer required for this purpose, we will delete it or make it anonymous by removing all details that identify you.

However, if necessary, we may retain your personal information for our compliance with a legal, accounting, or reporting obligation or for archiving purposes in the public interest, scientific, or historical research purposes or statistical purposes.

Children's privacy

We do not aim any of our products or services directly at children under the age of 13 and we do not knowingly collect personal information about children under 13.

Disclosure of personal information to third parties

We may disclose personal information to:

- a parent, subsidiary or affiliate of our company
- third-party service providers for the purpose of enabling them to provide their services, including (without limitation) IT service providers, data storage, hosting and server providers, analytics, error loggers, debt collectors, maintenance or problem-solving providers, professional advisors, and payment systems operators
- our employees, contractors, and/or related entities
- our existing or potential agents or business partners

- credit reporting agencies, courts, tribunals, and regulatory authorities, in the event you fail to pay for goods or services we have provided to you
- courts, tribunals, regulatory authorities, and law enforcement officers, as required by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise, or defend our legal rights
- third parties, including agents or sub-contractors who assist us in providing information, products, services, or direct marketing to you
- third parties to collect and process data
- an entity that buys, or to which we transfer all or substantially all of our assets and business

Third parties we currently use include:

- Google Analytics
- Squarespace Analytics

International transfers of personal information

The personal information we collect is stored and/or processed in United Kingdom of Great Britain and Northern Ireland (the), or where we or our partners, affiliates, and third-party providers maintain facilities.

The countries to which we store, process, or transfer your personal information may not have the same data protection laws as the country in which you initially provided the information. If we transfer your personal information to third parties in other countries: (i) we will perform those transfers in accordance with the requirements of applicable law; and (ii) we will protect the transferred personal information in accordance with this privacy policy.

Your rights and controlling your personal information

YOUR CHOICE: By providing personal information to us, you understand we will collect, hold, use, and disclose your personal information in accordance with this privacy policy. You do not have to provide personal information to us, however, if you do not, it may affect your use of our website or the products and/or services offered on or through it.

INFORMATION FROM THIRD PARTIES: If we receive personal information about you from a third party, we will protect it as set out in this privacy policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.

MARKETING PERMISSION: If you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by contacting us using the details below.

ACCESS: You may request details of the personal information that we hold about you.

CORRECTION: If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant, or misleading, please contact us using the details provided in this privacy policy. We will take reasonable steps to correct any information found to be inaccurate, incomplete, misleading, or out of date.

NON-DISCRIMINATION: We will not discriminate against you for exercising any of your rights over your personal information. Unless your personal information is required to provide you with a particular service or offer (for example providing user support), we will not deny you goods or services and/or charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties, or provide you with a different level or quality of goods or services.

NOTIFICATION OF DATA BREACHES: We will comply with laws applicable to us in respect of any data breach.

COMPLAINTS: If you believe that we have breached a relevant data protection law and wish to make a complaint, please contact us using the details below and provide us with full details of the alleged breach. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take to deal with your complaint. You also have the right to contact a regulatory body or data protection authority in relation to your complaint.

UNSUBSCRIBE: To unsubscribe from our email database or opt-out of communications (including marketing communications), please contact us using the details provided in this privacy policy, or opt-out using the opt-out facilities provided in the communication. We may need to request specific information from you to help us confirm your identity.