

# Legal Policy



This policy is divided into two parts: “Your Personal Details” and “Your use of this website”. The former covers our collection and use of your personal details and the latter your use of this website. If you do not agree with the terms of the policy, please do not use this website.

We reserve the right to modify these terms without notice. If you use this website after we have made the changes, you will be bound by them whether or not you have read them.

Terms and Conditions applicable to a product or service you have purchased from us will apply in relation to our use of your personal details or use of this website in addition to the terms of this Legal Policy.

## Your Personal Details

We are committed to the fair collection and use and the security of your personal details. We comply in all respects with data protection legislation and guidance.

This Legal Policy sets out how we use the personal details we collect from you when you use this website. In using this website, you consent to the collection and use of your personal details for the purposes set out below.

We will collect and use your personal details (including passing them to people we procure services from for you):-

- to provide you with information about our products and services;
- so that you can and if you do obtain a retirement projection, immediate income withdrawal or post-retirement illustration;
- for research and analysis in the development of our products and services; and
- so that we can send you details by post, e-mail, telephone or any other electronic means of products and services either we or trusted third parties (including other A J Bell companies) supply which we believe may be of interest to you.

We will only send you marketing information if you are an existing customer or you have consented to receive such information. If you do not wish to receive marketing information, please either write to the Marketing Department, A J Bell, Trafford House, Chester Road, Manchester M32 0RS or e-mail us at [enquiry@ajbell.co.uk](mailto:enquiry@ajbell.co.uk).

We regularly review our records to ensure that we only retain your personal details for as long as is necessary for the purposes set out above.

We may transfer your personal details to a location outside the EU but will only do so if they operate to the same security standards as we do and agree only to use your personal details strictly in accordance with our instructions.

### Cookies

A cookie is a text file, which we send to your browser and is stored on your computer. We use “cookies” as part of normal business practice, so that we can recognise you and arrange content to match your profile more quickly. You can set your browser to notify you when you receive a cookie, so you can decide whether or not to accept it.

We also use “session cookies”, which last only as long as you are on-line but are not stored on your computer. They enable us to display personalised information on our web pages and contain encrypted or encoded information you have previously provided us. Session cookies are destroyed as soon as you close your browser or turn off your computer. As a security measure, your on-line session will terminate after a pre-determined period of inactivity and all session cookies will be destroyed.

Please note that if you choose not to accept cookies from us, you may experience difficulties in using this website.

Some e-mails we send you or pages on this website may contain electronic images known as “web beacons”, which allow us to track and assess the effectiveness of a particular campaign or tell us whether or not you have downloaded a particular e-mail. We usually collect information anonymously but occasionally we may collect your personal details.

If you do not wish to receive web beacons you will need to disable HTML images or refuse HTML (select Text only) e-mails via your e-mail software.

### Security

We have implemented procedures to protect your personal details and we monitor our performance regularly. If you (or your representative) contact us for details of your account, we will ask some questions so that we can establish your (or your representative’s) identity and we will not disclose any details unless we are satisfied that you (or your representative) are who you claim to be.

### Getting Your Personal Details

You are entitled to see a copy of the personal data we hold about you. To obtain a copy, please write to us at Trafford House, Chester Road, Manchester M32 0RS with your postal details and a cheque for £10 payable to A J Bell Management Limited.

## Your Use of the Website

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### Using this Website

The content of this website is subject to copyright (which may be owned by a third party) with all rights reserved and is for your personal use only. Nothing on this site nor your use of it is intended (expressly or implicitly) to transfer to you any intellectual property rights in the content. You may print and/or download website content for your own purposes (whether business or personal) but you must not publish, distribute or reproduce it or any information derived from it for general consumption in any form without our consent.

We try to ensure that website content (whether provided by us or third parties) is accurate, complete, reliable and up-to-date but we do not guarantee that it is. We strongly suggest that, if you have not already done so, you take independent financial advice if you intend to make an investment decision based on it.

This website is designed for use in the UK only and not in any jurisdiction or location where the publication or availability of this website would be contrary to local law or regulation. If you use this website outside the UK, you do so at your own risk and shall be responsible for compliance with local regulations.

Whilst we try to keep downtime to a minimum, there may be times when this website and any site accessible from it may not be available, e.g. if we are carrying out scheduled maintenance or internet traffic is heavy.

We are not responsible for the privacy policies or content on any websites we link to.

### Security

Although we use market standard security software, we do not warrant or represent that use of this website is secure or that the protection provided by our security software will offer you greater protection than any security software you have installed on your PC. We strongly suggest you purchase and keep up-to-date software to protect the security of your computer.

### Advice

Nothing on this Site is intended to constitute financial, investment, tax or professional advice.

If you are not sure about our products and services and the implications of purchasing them, we strongly suggest you seek independent financial advice.

### E-mail

As it is not a wholly safe method of communication, we strongly recommend that you do not send us any confidential or sensitive information, e.g. bank details, national insurance number, medical information by e-mail. If you are an existing customer, you can use the secure messaging facility (if it is available for your product) or you can send it by post.

### Liability

Save in the event of negligence, wilful default or fraud, neither we nor any supplier of content to us shall be liable (including without limitation) in contract, tort, negligence, statutory duty or otherwise to the maximum extent permissible by law for any Loss arising from (including but not limited to):

- any defects, viruses and any other malfunctions caused to any equipment and other software in connection with access or use of this website;
- the content of this website;
- this website's unavailability;
- misuse of this website;
- loss of data;
- the download or use of any software made available on this website; and
- unauthorised use of a password.

"Loss" means all losses (including without limitation) loss of business, loss of revenue, loss of goodwill, loss of profits, loss of opportunity, loss of anticipated savings, wasted expense, liabilities, costs, payments, claims, actions, damages and expenses (whether direct or indirect) and in all cases regardless of whether or not such loss was foreseeable or arises from circumstances particular to you which you had advised us of.

Nothing in this disclaimer is intended to operate to exclude or limit or restrict any obligations and liability we may have to you under the Financial Services and Markets Act 2000.

## Governing Law

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This Legal Policy shall be governed by and construed in accordance with the law of England.

## Regulatory

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority. A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21