COLLAS CRILL

# Privacy Statement

**1 What is the purpose of this document?**

1.1 This privacy notice describes how the Collas Crill Group other than Collas Crill Trust Limited and its subsidiaries and Collas Crill Corporate Services Limited ("**Collas Crill**" or "**the Group**") collects and uses personal information about you in accordance with the applicable data protection legislation

1.2 Collas Crill recognises the importance of this data and the risks related to its possession of such data. Collas Crill is committed to protecting the privacy and security of your personal information.

1.3 Collas Crill is a "data controller". This means that we are responsible for deciding how we hold and use personal information about you. To comply with data protection legislation and best practice we are required to notify you of the information contained in this privacy notice.

1.4 For the purposes of Bermuda law Collas Crill is an "organisation" which holds personal information. In this document references to personal data include personal information.

1.5 This notice sets out your rights under applicable data protection laws as well as our commitment to you regarding how we treat your data. We may update this notice at any time.

1.6 It is important that you read this notice, together with any other privacy notice we may provide on specific occasions when we are collecting or processing personal information about you, so that you are aware of how and why we are using such information.

1.7 This privacy notice has been prepared specifically for Collas Crill's business to business contacts and relates specifically to information we hold and use about individuals in that context. If you are a client of Collas Crill, or work for a client of Collas Crill, we will hold other information about you and will use it for different purposes. If this applies to you, you may also care to review our External Privacy Statement here.

**2 About Collas Crill**

The Collas Crill Group is made up of a number of different entities. You will be informed which of these you have a relationship with when you engage with us and that will be the company which controls your personal data. More detail of our group is available here.

We have appointed a Group Information Officer to oversee compliance with this privacy notice for the Collas Crill Group. In each jurisdiction where we work, we have appointed a Local Information Officer to work with the Group Information Officer.

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If you have any questions about this privacy notice or how we handle your personal information, please contact your Collas Crill Local Information Officer or the Group Information Officer, contact details of whom are set out below. You have the right to make a complaint at any time to your local regulator for data protection and privacy issues. Details of the local regulators are also set out below:

2.2 **Group Information Officer**

- Jonathan Keys-Massey
- +44 1481 734276
- Information.Officer@collascrill.com

We reserve the right to update this privacy notice at any time, and we will provide you with a new privacy notice when we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal information.

2.4 **British Virgin Islands**

Local Information Officer:

- Aqueelah Harrigan
- +1 284 541 1323
- Information.Officer@collascrill.com

2.5 **Cayman**

Local Information Officer:

- Sherry Francella
- +1 345 914 9646
- Information.Officer@collascrill.com

Regulator: Office of the Ombudsman

2.6 **Guernsey**

Local Information Officer:

- Charles Freeman
- +44 1481 734 872
- Information.Officer@collascrill.com

Regulator: Office of the Data Protection Authority

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2.7 **Jersey**

Local Information Officer:

- Karen Guegan
- +44 1534 601716
- Information.Officer@collascrill.com

Regulator: Office of the Information Commissioner

2.8 **London**

Local Information Officer:

- Jonathan Keys-Massey
- +44 1481 734276
- Information.Officer@collascrill.com

Regulator: Information Commissioner's Office

2.9 **Bermuda**

Privacy Officer:

- Lilla Zuill
- +1 441 405 1500
- Lilla.Zuill@collascrill.com

Regulator: Office of the Privacy Commissioner

**3 Data protection principles**

We will comply with applicable data protection law. Whilst these obligations differ between the various jurisdictions the Group operates in, Collas Crill has committed to applying the highest standards across the Group. This means that the personal information we hold about you must be:

3.2 Used lawfully, fairly and in a transparent way.

3.3 Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes.

3.4 Relevant to the purposes we have told you about and limited only to those purposes.

3.5 Accurate and kept up to date.

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3.6 Kept only as long as necessary for the purposes we have told you about.

3.7 Kept securely.

**4 The kind of information we hold about you**

4.1 Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

4.2 We may collect, store, and use the following categories of personal information about you:

4.2.1 Personal contact details such as name, title, addresses, telephone numbers, and personal email addresses.

4.2.2 Date of birth.

4.2.3 Gender.

4.2.4 Marital status and dependants.

4.2.5 Information about your legal requirements and sector of interest.

**5 How is your personal information collected?**

5.1 We collect personal information about you in the course of our business. In most cases this will be when you provide us with your contact details, such as by giving us a business card, or when you send us a letter or email. From time to time we may obtain this information from your company or employer's website or from a third party to the extent information about you is in the public domain.

**6 How we will use information about you?**

6.1 We will only use your personal information when the law allows us to. Most commonly, we will use your personal information where it is necessary for our legitimate interests and your interests and fundamental rights do not override those interests.

**7 Situations in which we will use your personal information**

7.1 Specifically, we will use your information to contact you to advise you of products and services we provide, events we are holding, news and information releases relevant to you, and/or mutual business opportunities. In each case we will only contact you in relation to such matters we think may be of interest to you having regard to our understanding of your business, the circumstances in which you provided your details to us, and any business we have done with you previously.

7.2 We may also use your personal data to provide services to our clients, in particular where you have introduced them or where these are mutual clients of our respective businesses.

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7.3 The situations in which we will process your personal information are listed in Schedule 1, together with the purpose or purposes for which we are processing or will process your personal information.

**8 Change of purpose**

8.1 We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

8.2 Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

**9 Do we need your consent?**

We do not need your consent if we use your personal information in accordance to carry out our legal obligations or exercise specific rights under the law. However you do have the right to tell us to stop using your data. More information about this is set out below.

**10 Data sharing**

10.1 We may have to share your data with third parties, including third-party service providers and other entities in the Group.

10.2 We require third parties to respect the security of your data and to treat it in accordance with the law.

10.3 We may transfer your personal information outside the EU.

10.4 If we do, you can expect an equivalent degree of protection in respect of your personal information.

10.5 **Why might you share my personal information with third parties?**

We will share your personal information with third parties where required by law, where it is necessary to administer the working relationship with you or where we have another legitimate interest in doing so. This may involve us sharing your information with:

10.5.2 Regulators and other authorities;

10.5.3 Financial services compensation schemes;

10.5.4 Fraud prevention agencies;

10.5.5 Entities working with you or your business's product or service;

10.5.6 Organisations that introduce you to us;

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10.5.7 Companies that we introduce you to; and

10.5.8 Companies you ask us to share your data with.

If the make-up of the Collas Crill Group changes or such changes are proposed we may share your data with third parties to allow us to sell, merge or transfer aspects of our business or acquire or merge into other businesses. We will only do this if they agree to keep your data to the same standards we have set for holding your data. Following such a change other parties may use your data in line with these standards.

10.6 **Which third-party service providers process my personal information?**

"Third parties" includes third-party service providers (including contractors and designated agents) and other entities within our group.

10.7 **How secure is my information with third-party service providers and other entities in the Collas Crill group?**

All our third-party service providers and other entities in the group are required to take appropriate security measures to protect your personal information in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

10.8 **When might you share my personal information with other entities in the group?**

To the extent permitted by law, we may in our absolute discretion share your personal information with other entities in our group. They will safeguard that information in line with this notice and all applicable laws

By accepting these terms, you agree to this sharing of information across entities within the group.

10.9 **Transferring information outside the EU**

We will transfer the personal information we collect about you to the following countries outside the EU:

Cayman;

BVI;

Bermuda

in order to perform our contract with you. There is not an adequacy decision by the European Commission in respect of all of those countries. This means that some countries to which we transfer

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your data are not deemed to provide an adequate level of protection for your personal information.

However, to ensure that your personal information does receive an adequate level of protection we have put in place internal policies and contracts in line with international standards to ensure that your personal information is treated by those third parties in a way that is consistent with and which respects the applicable laws on data protection. If you require further information about these protective measures, you can request it from your Local Information Officer.

**11 Data security**

11.1 We have put in place measures to protect the security of your information.

11.2 Third parties will only process your personal information on our instructions and where they have agreed to treat the information confidentially and to keep it secure.

11.3 We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality.

11.4 We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

**12 Data retention**

12.1 We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. Retention periods for your personal information are decided by considering the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements. This will vary depending upon the relationship we have with you.

12.2 In some circumstances we may anonymise your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you.

12.3 If you have any questions regarding data retention please speak to your Local Information Officer.

**13 Cookies**

We use "cookies" on our website, these are small pieces of data that allow us to track which computers visit our website and how. To find out how, please review our cookie policy here.

**14 Rights of access, correction, erasure, and restriction**

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14.1 Your duty to inform us of changes

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes during your relationship with us.

14.3 Your rights in connection with personal information

14.4 Under certain circumstances, by law you have the right to:

14.4.1 **Request access** to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.

14.4.2 **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.

14.4.3 **Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).

14.4.4 **Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.

14.4.5 **Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.

14.4.6 **Request the transfer** of your personal information to another party.

14.5 If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact your Local Information Officer in writing.

14.6 No fee usually required

You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is clearly unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

14.7 What we may need from you

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We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

**15 Changes to this privacy notice**

We reserve the right to update this privacy notice at any time, and we will provide you with a new privacy notice when we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal information.

**Schedule**

**How Collas Crill uses your data**

| How Collas Crill uses client data | Our basis for doing so | Collas Crill's legitimate interests (where appropriate) |
|---|---|---|
| To operate and maintain our relationship with clients | Collas Crill's legitimate interest<br><br>Collas Crill's legal obligations | Developing and growing our business<br><br>Obtaining your consent where needed for contact<br><br>Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Marketing our products and capabilities to clients | Collas Crill's legitimate interest | Developing and growing our business<br><br>Obtaining your consent where needed for contact |
| Developing new service lines and products to better service clients | Collas Crill's legitimate interest | Developing and growing our business<br><br>Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |

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| To learn how our clients work with us and how we can improve this | Collas Crill's legitimate interest | Developing and growing our business<br><br>Obtaining your consent where needed for contact<br><br>Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| To advise our clients about our services | Collas Crill's legitimate interest | Developing and growing our business<br><br>Obtaining your consent where needed for contact |
| Working with service providers who help Collas Crill operate its business | Collas Crill's legitimate interest<br><br>Collas Crill's legal obligations | Developing and growing our business<br><br>Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Designing and testing new products and services for our clients | Collas Crill's legitimate interest<br><br>Collas Crill's legal obligations | Developing and growing our business<br><br>Identifying the client base for our service lines<br><br>Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Delivering Collas Crill's services to our clients | Collas Crill's legitimate interest<br><br>Collas Crill's legal obligations | Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Providing and managing | Collas Crill's legitimate interest | Maintaining proper practice and |

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| investment and trust product and services together with delivery of investment management and advisory services | Collas Crill's legal obligations | efficiencies in meeting our legal and commercial obligations |
| Making and delivering client and beneficiary payments, monitoring and managing interest, charges and fees on client accounts | Collas Crill's legitimate interest<br>Collas Crill's legal obligations | Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Risk management | Collas Crill's legitimate interest<br>Collas Crill's legal obligations | Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Responding to complaints | Collas Crill's legitimate interest<br>Collas Crill's legal obligations | Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| Obeying applicable laws and regulations including the prevention of financial crime | Collas Crill's legitimate interest<br>Collas Crill's legal obligations | Maintaining proper practice and efficiencies in meeting our legal obligations |
| To properly, efficiently and lawfully operate the business of Collas Crill Group with proper regard to financial and business planning and monitoring, internal communications and corporate governance, audit and oversight | Collas Crill's legitimate interest<br>Collas Crill's legal obligations | Maintaining proper practice and efficiencies in meeting our legal and commercial obligations |
| To exercise Collas Crill's contractual rights including the collections of monies owed to Collas Crill | Fulfilling contracts<br>Collas Crill's legitimate interest | |

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