

PRIVACY NOTICE

INTRODUCTION

London & Capital Europe is a trading name of London and Capital Wealth Management Agencia de Valores, S.A. (LCE). LCE and its group companies (L&C) are committed to safeguarding the privacy of personal data. Unless otherwise stated, all references to “we” or “our” shall imply all L&C companies and lines of business that process personal data.

This Privacy Notice forms part of our obligation to be open and fair with the individuals whose personal data we process and to provide details around how we process the personal data we collect.

None of the lists or examples provided in this Privacy Notice are intended to be exhaustive. We may make changes to our Privacy Notice, so please check for updates from time to time.

01 Personal data we collect

Information about you that we collect and use includes:

- Information about who you are (such as your name, date of birth, and contact details).
- Information that you provide to us when using any of the services we provide, or that is generated during the course of using those services.
- Information connected to the services you receive from us (such as your bank account details).
- Information that you provide as part of performing money laundering, financial and credit checks, as well as for fraud and crime prevention and detection purposes.
- Information that you provide to us for the purpose of subscribing to our marketing communications.
- Information contained in, or relating to, any communication you have such as meetings, phone calls, emails or letters.
- Information about your device and about your visits to the L&C website, including your IP address and geographical location.
- Information classified as special categories of personal data (such as relating to your health). This information shall only be collected and used where it is needed to provide the services (such as financial advice) or to comply with our legal obligations.
- Information you may provide us about other people or entities (such as joint account holders, spouses or civil partnerships, or beneficiaries of accounts you have with us).
- Information on children (such as where a child is the beneficiary of a trust). In these cases, we will collect and use only the information required to identify the child.
- Information to help us comply with court orders and to exercise and defend our legal rights.
- Any other personal information that may be sent to us and which we use for legitimate business purposes.

Before you disclose to us the personal data of another person, you must obtain that person's consent to both the disclosure and the processing of that personal data in accordance with this Privacy Notice.

02 How we collect personal data

We may collect personal data about you from a variety of sources, including:

- an application form for our services;
- phone conversations with us;
- emails or letters you send to us;
- meetings with one of our relationship managers or other staff;
- registering for one of our events or seminars; or
- our online services such as our websites, social media and app.
- We may also collect personal data on you from commercially or publicly available sources (such as business directories). This may be to check or improve the information we hold or to obtain contact information.

If you have another financial adviser, a solicitor, an accountant, or a third party introducer the information we collect and use may have been provided by them on your behalf.

03 Using personal data

We will collect, use and share your information where:

- you have given us your permission (consent).
- it is necessary to provide the services you have requested and fulfil our contractual obligations with you. For example, if you wish for us to manage your assets, we will require some personal information including your name, address, date of birth, and bank account details.
- It is necessary for us to meet our legal or regulatory obligations (such as to send you account valuations, tell you about changes to our discretionary management agreement, and for the detection and prevention of fraud).
- It is in the legitimate interests of L&C. For example to deliver appropriate information and guidance so that you are aware of the options that will help you get the best outcome from our services; and where we need to process your information to better understand you and your needs to send you more relevant communications about our services and to develop new services.
- It is in the legitimate interests of a third party (such as sharing information with your tax adviser for your tax filings).

If you do not wish us to collect, use and share your personal information in these ways, it may mean that we will be unable to provide you with our services.

04 Disclosing personal data

We may share your information across our different companies and our lines of business, as part of a need to know, as part of improving our existing services, or as part of providing new services.

We may also share your information with third parties for the reasons outlined in "Using Personal Data" above. These third parties include:

- Companies we have chosen to support us in the delivery of services to you (such as consultancy or technology companies).
- Your external financial adviser, accountant, solicitor or other party who introduced you to us,

or you instruct us to provide information to.

- To any regulator, external auditor or applicable body or court where we are required to do so by law or regulation or as part of any investigation.
- To any central or local government department and other statutory or public bodies.
- Law enforcement, credit and identity check agencies for the prevention and detection of crime.
- To any prospective buyer in the event we sell any part of our business, or its assets, or if substantially all of our assets are acquired by a third party.
- We will undertake a search with a credit reference agency for the purposes of verifying your identity. To do so, the credit reference agency may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes. The credit reference agency may disclose that information, and the fact that a search was made, to its other customers for the purposes of assessing the risk of giving credit, to prevent fraud, money laundering and to trace debtors. A record of the search will be retained by the credit reference agency.

We will not, without your consent, disclose or supply your personal data to any third party for the purpose of their or any other third party's direct marketing. When we share your personal information, we will do so in line with our obligations to keep your information secure.

05 Retaining personal data

We will keep your personal information where it is necessary to provide you with our services while you are a client or looking to become a client. Personal data that we process, for any purpose or purposes, shall not be kept for longer than is necessary. L&C bases its record retention on any legal, regulatory or contractual obligations.

06 Securing personal data

Where L&C acts as the controller of personal data, it will ensure that necessary and adequate safeguards are in place to prevent unauthorised access, loss, misuse or alteration of your personal data. We store all electronic personal information on secure servers with relevant access and firewall controls.

Any personal data sent to us, either in writing or email, may be insecure in transit and we cannot guarantee its delivery.

07 International data transfers

The majority of your information is processed in Spain and European Economic Area (EEA). However, some of your information may be processed by us or the third parties we work with outside of the EEA, including countries such as the United States, Canada and Barbados. Where your information is being processed outside of the EEA, we take additional steps to ensure that your information is protected and put in place legal agreements with our third party suppliers to address this.

08 Your rights

You have a number of rights in relation to how L&C uses your information.

They are:

Right to be informed

You have a right to receive clear and easy to understand information on what personal data we have, why and who we share it with. We explain this in this privacy notice.

London and Capital Wealth Management Europe A.V., S.A. registered with the Commercial Registry of Barcelona at Volume 48048, Sheet 215, Page B-570650 and with Tax Identification Number (NIF) A16860488, authorised and supervised by the Comisión Nacional del Mercado de Valores ("CNMV"), and registered at CNMV's register under number 307 (<https://www.cnmv.es/portal/home.aspx>).

Right of access

You have the right of access to your personal information. If you wish to receive a copy of the personal information we hold on you, you may make a subject access request (SAR) to the L&C Data Privacy Manager (contact details are below). The provision of such information will be subject to the provision of appropriate evidence of your identity. In certain instances, where legal exemptions exist, we may withhold personal data that you request.

Right to request that your personal information be rectified

If your personal information is incorrect or incomplete, you can request us to correct it.

Right to data portability

You can ask for a copy of your personal data for your own purposes to use with a different service provider.

Right to request erasure

You can ask for your information to be deleted or removed if there is not a compelling reason for L&C to continue to have it. Requesting erasure may result in our inability to provide services to you, or we may have legitimate interests or record keeping obligations meaning we will not be able to fully comply with your request.

Right to restrict processing

You can ask that we block or suppress the processing of your personal data for certain reasons. This means that we are still permitted to keep your information, but to ensure we do not use it in the future for those reasons you have restricted. Restricting processing may result in our inability to provide services to you, or we may have legitimate interests or record keeping obligations meaning we will not be able to fully comply with your request.

Right to object

You have the right, at any time, to ask us not to process your personal data for marketing purposes. You can optout of receiving email communications simply by clicking the unsubscribe link, which is contained within marketing emails. You can update your direct marketing preferences by emailing or writing to the L&C Data Privacy Manager (contact details are below). Please note it can take up to 30 days for a request to be fulfilled.

09 Complaints

We strive to collect, use and protect your personal data in line with data protection laws. If you do not believe we have handled your information as set out in our Privacy Notice, please send your complaint to the L&C Data Privacy Manager (contact details are shown in section 13 below).

If you are still unhappy, you can complain to the AEPD (Agencia Española de Protección de Datos):

C/ Jorge Juan, 6
28001 Madrid
Tel: 901 100 099

10 Third party websites

We are not responsible for the practices employed by third party websites linked to or from our website nor the information or content contained in them. Often links to other websites are provided solely as reference points to information on topics that may be useful to the users of our website. Please remember that when you use a link to go from our website to a third-party website, our Privacy Notice will no longer apply. Your browsing and interaction on any other website, including third party websites, which have a link on our website, are subject to that website's own Privacy Notice.

11 L&C website - use of cookies

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L&C records the number of visitors to the relevant sections of our website and tracks movement between the sections by means of “cookies”. Cookies are small data files containing anonymous information placed on your computer and are automatically downloaded to a user’s hard drive in order to recognise a user that has visited our website previously. L&C reserves the right to use cookies in order to analyse trends and to improve the design and layout of its website. You cannot be identified as an individual from this type of information. More information on our Cookie Policy can be found at www.londonandcapital.com.

12 Our details

If you have any questions about our Privacy Notice or the information we collect or use about you, please contact:

Data Privacy Manager

London & Capital Europe

(LCE)Rda. General Mitre, 126, 6a Planta 08021 Barcelona, España

Email: gdpr@londonandcapital.com

Telephone: TBC

Our EU Data Protection Representative:

The DPO Centre Europe Ltd

Calle Méndez Álvaro 20

Madrid, 28045, Spain

Email: eurep@londonandcapital.com

Telephone: +34 91 905 3074