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This website is powered by WordPress.

Privacy

Fraser & Reid Wealth Management Ltd is committed to protecting the privacy of its users and we therefore ask that you please read our Privacy Policy before providing us with any information about you or any other person ("Personal Information").

Our Use of Your Personal Information

We are happy to provide you with details of the Personal Information, which we process about you. To protect our customers' personal information, we follow strict storage and disclosure procedures, which mean that we will require proof of identity from you prior to disclosing such information. For the purpose of the Data Protection Act 1998 the data controller is: The Data Protection Officer, St. James's Place Plc, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom.

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The Fraser & Reid Wealth Management Ltd website and content provided by WordPress uses cookies – small text files that are stored on your computer or in your browser – to help us to monitor how visitors use our site and allow us to maintain the optimum experience for website users. The website does not store or capture personal information about you when you visit it, it merely records traffic information. This means information about all of our visitors collectively, for example the number of visits the website receives. In order to respect our visitors' rights of privacy, this information is anonymous and no individual visitor can be identified from it.

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In addition, we use Google's remarketing technology to advertise online. In doing so, Google will place or read a unique ad-serving cookie on your computer and will use non-personal information about your browser and your activity on our sites to serve ads on their content network. Please [click here](#) for more information about remarketing or to opt-out of the Google remarketing cookie.

We will only collect personal information about you if you send us an e-mail enquiry via the 'contact us' facility. In order for this to happen, you will need to fill out the on line 'contact us' form. The type of information being collected for an enquiry will be apparent from the layout of the 'contact us' form, which also tells you how this information will be used.

We take all reasonable precautions to protect our visitors' information, both on and off line. If your personal information changes, please let us know and we will correct, update or remove any information that we hold about you on our active databases. We may however need to retain archive copies of that personal information for legal or audit purposes. If you have any queries regarding the way in which Fraser & Reid Wealth Management Ltd handles data collected from you on this website, please visit the [contact us](#) page.

By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out in the above four paragraphs.

When might we disclose your personal information to others?

Please be assured that except for the reasons listed below, we will not disclose your personal information to others.

We may disclose your personal information to others in the following circumstances and/or for the following purposes:

Where it is necessary for the provision of information or services to you

Where we are required to do so by the courts or to comply with other legal, statutory and/or regulatory obligations including accounting and taxation requirements

To prevent and/or detect crime

Where we believe that you may be interested in the services offered by other organisations. Please contact us if you would like details about these companies. If you do not wish to receive direct marketing from Fraser & Reid Wealth Management Ltd, please write to us at 4-5 Lochside Way, Edinburgh, EH12 9DT

Monitoring

Please note that if you communicate with us electronically, including by e-mail, telephone or fax, this communication may be randomly monitored and/or recorded to protect the interests of our business and our customers. This includes for the purposes of maintaining customer/service quality standards, detection of and/or prevention of crime and to ensure that St. James's Place employees comply with legal obligations and St. James's Place policies and procedures (including our customer relations practices).

Hyperlinks

We may provide hyperlinks from this website ('the Site') to websites of other organisations including websites of associated companies. Please note that this Privacy Policy applies only to this Site and that Fraser & Reid Wealth Management Ltd will not be liable for the contents of linked websites or any transactions carried out with organisations operating those websites.

Information Updates

Please help us to keep your Personal Information current and accurate by contacting us if your Personal Information is or becomes inaccurate and/or out-of-date.

Contacting Us

If you do not want us to use your Personal Information in the manner set out in this Privacy Policy, need to advise us of any changes to your personal information, or would like any more information about the way in which we collect and use your Personal Information, please contact us at Fraser & Reid Wealth Management Ltd, 4-5 Lochside Way, Edinburgh, EH12 9DT

Security

St. James's Place take their responsibility to look after your personal information and privacy seriously. In today's world, we have all seen a growing trend in cybercrime and security breaches. They have a number of security measures in place to help prevent fraud and cybercrime.

They have a dedicated group, the 'Information Security Oversight Committee', that provides oversight and guidance to their information security and privacy programme.

The executive body responsible for privacy and data security is the Information Security Oversight Committee (ISOC) – chaired by the Chief Technology Officer, a member of the Executive Board. ISOC has a reporting line that enables effective escalation of issues up to the Board where appropriate.

Employees, Partners and contractors take part in an annual Information Security training and awareness program and must agree to adhere to the Data Protection Act and their own Information Security Policy that are designed to keep your information safe. These are refreshed each year to reflect the current trends that are being observed across the information security landscape. Information Security awareness also forms part of the new employee induction program. They also educate our employees in identifying potential financial crime and internal fraud; any suspicious activity is reported to the Financial Crime team.

When you use your web browser to login, view or share information with us, all electronic information exchanged is encrypted using 2048bit SSL (Secure Sockets Layer) certificate. You are able to identify this by looking for the HTTPS:// and the padlock in the address bar at the top of your browser.

To keep your information secure and to protect our clients from fraud, Fraser & Reid Wealth Management Ltd will only interact with you in the following ways. If in doubt, call Fraser & Reid Wealth Management Ltd directly or alternatively the Information Security Team on 01285 555 1234.

When interacting with you, we will:

Only send funds that you have requested to be withdrawn to a verified bank account in your name.

Verify who you are when speaking to you on the phone, by asking you security questions.

We will not:

Ask you for your password over the phone.

Send you an unsolicited email with a link to our login page asking you to enter your Online Wealth Account credentials.

Ask you for payment or credit card details by email or telephone.

Call you to notify you of a problem, and then request you call us back immediately to discuss the problem further.

Physical controls – As well as protecting your digital information, Fraser & Reid Wealth Management Ltd also protects their premises and physical locations where personal data may be used and stored. These measures include security guards, security entrances, secure disposal of confidential waste and hardware, CCTV, personal card access and locks on doors and file storage cabinets, with a ‘clear desk’ policy to ensure all information is locked away and protected.

Logical controls – Fraser & Reid Wealth Management Ltd uses technical security measures to make sure our systems where we store and use confidential information are protected from unauthorised access. Tools such as authentication controls, antivirus, firewalls, malware detection and back-up procedures are used across the business. All employee emails and devices are encrypted to enable secure transfer and storage of personal information.

We perform security risk assessments for each of our sites to identify and control risks.

The purpose of Business Continuity Management and the St. James’s Place Business Continuity Plan, is to provide an effective, predefined and documented framework to respond to an incident affecting the Group’s activities. The key drivers in developing the business recovery plans are;

To mitigate the risks that could lead to the significant disruption of our products and services to our Clients.

To provide a recovery plan that supports a timely and full restoration of our products and services for our Clients.

However, whilst we take appropriate technical and organisational measures to safeguard your personal data, please note that we cannot guarantee the security of any personal data that you transfer over the internet to us.

Changes to this Privacy Policy

This Privacy Policy will change from time to time, and you should check the Site on a regular basis to ensure that you are aware of our most recent policies (including this Privacy Policy and the Terms relating to your use of the Site).