



# Data Protection | Privacy Notice

## Who We Are

MKC Investment Management Limited (“MKC Invest”, “we”, “us”, “our”) is a firm authorised and regulated by the Financial Conduct Authority (FCA).

We are the **Data Controller** in respect of the personal data described in this Privacy Notice.

### Registered Office:

Walsingham House  
35 Seething Lane  
London  
EC3N 4AH

**Email:** [enquiries@mkc-invest.co.uk](mailto:enquiries@mkc-invest.co.uk)

If you have any questions about this notice or how we handle your personal data, please contact us using the details above.

## The Personal Data We Hold

We only offer our Discretionary Investment Managed (DIM) services to Investors via their Financial Adviser. The data that we hold and process generally comes to us from the Financial Adviser or via the Investment Platform on which the Investor holds our Portfolios. Our relationship with the Financial Adviser will be on a contractual basis, and that contract determines whether we also have a relationship with the Investor, or whether our relationship is just with the Financial Adviser. In turn, this determines the amount of data we hold about an Investor.

This data may include:

### Identity Data

- Name, title, date of birth
- National Insurance number
- Passport or driving licence details
- Marital status and dependants

### Contact Data

- Address
- Email address
- Telephone numbers

### Financial Data

- Investment and pension arrangements
- Source of wealth and source of funds

### Transaction Data

- Details of investments
- Contributions
- Withdrawals and transfers
- Portfolio numbers
- Balances and transaction histories



- Investment performance data.

#### **Risk & Suitability Data**

- Attitude to risk assessments
- Capacity for loss
- Financial objectives and planning assumptions

#### **Special Category Data**

There may be circumstances where we need to hold and process special category data for an Investor, such as if their health impacts in any way on their ability to use our services in the same way as other Investors can.

#### **Technical Data**

- IP address
- Website usage data via cookies
- Device and browser information

#### **Personal Circumstances**

In addition to potential health impacts, there may be other reasons that an Investor is not able to use our services as other Investors can, for example bereavement, financial hardship, cognitive impairment, caring responsibilities or other significant life changes.

We use this information:

- In the design of our product and in assessments of which Investor's it will and will not be suitable for
- To act in the Investor's best interests in line with FCA requirements
- To provide appropriate support and mitigate foreseeable harm
- To meet our obligations under Consumer Duty and vulnerable customer guidance

Where this includes special category data (such as health information), we rely on explicit consent and/or where necessary for the establishment, exercise or defence of legal claims. In other cases, processing is based on contractual necessity and our legitimate interests in delivering our services.

We only process information that is relevant and proportionate and apply appropriate confidentiality safeguards.

## **Lawful Basis for Processing**

Under UK GDPR, we rely on the following lawful bases:

### **Article 6 – Personal Data**

We process your personal data because:

#### **a) Contractual necessity**

- Processing is necessary to provide financial planning and advisory services to you.

#### **b) Legal obligation**

- We are required to process certain data to comply with FCA rules, anti-money laundering legislation, tax legislation, and other regulatory obligations.

#### **c) Legitimate interests**

- We retain and process data where necessary to:
  - Assess suitability and appropriateness of our services
  - Defend complaints or legal claims
  - Maintain professional indemnity insurance
  - Improve service quality and risk management

#### **d) Consent**

- Where we rely on consent as the lawful basis (for example, marketing communications), consent may be withdrawn at any time.



Where we process health data or other special category data, we rely on the following:

### Article 9 – Special Category Data

Where we process health data or other special category data, we rely on:

- **Article 9(2)(a)** – Explicit consent; and/or
- **Article 9(2)(f)** – Establishment, exercise or defence of legal claims.

### How We Use Your Information

We use your information to:

- Review our services and appropriate target markets
- Conduct suitability and appropriateness assessments
- Meet FCA regulatory requirements
- Prevent financial crime and verify identity
- Manage complaints
- Maintain internal governance, risk management and compliance systems
- Communicate with you about our services, including marketing communications (where consent has been given)

### Who We Share Investor Information With

We may share your information with:

- Investment platforms and trading technology platforms and/or providers
- Financial Advisers with whom we have a contract to distribute our Model Portfolio Services
- Professional advisers (compliance consultants, auditors, legal advisers)
- Identity verification and anti-financial crime agencies
- IT and cloud service providers
- Regulators including the Financial Conduct Authority
- Our professional indemnity insurers

Where third parties process data on our behalf, we ensure appropriate contracts are in place under Article 28 UK GDPR.

We may share personal data in connection with a potential or actual sale, merger, acquisition, restructuring, refinancing or transfer of all or part of our business.

This may include sharing information with:

- Prospective purchasers or investors
- Corporate finance advisers
- Legal advisers
- Accountants and auditors
- Regulatory authorities
- Professional indemnity insurers

Such disclosures will only occur where necessary for the purposes of:

- Conducting due diligence
- Assessing business value and risk
- Complying with regulatory or legal requirements
- Facilitating the proposed transaction

Where possible, data will be anonymised or aggregated during the early stages of due diligence.



Where identifiable personal data is required, it will be shared subject to strict confidentiality obligations and appropriate contractual safeguards.

The lawful basis for this processing is legitimate interest, namely our legitimate interest in evaluating and executing corporate transactions and ensuring business continuity.

If a transaction completes, personal data may be transferred to the new owner, who will continue to use it for the purposes of providing discretionary investment management services in accordance with applicable data protection laws.

We will ensure that any such transfer complies with UK data protection legislation and that your rights continue to be protected.

We will not sell your personal data.

## International Transfers

Some of our service providers may store or process data outside the United Kingdom. Where this occurs, we ensure appropriate safeguards are in place, including:

- UK adequacy regulations; or
- International Data Transfer Agreements (IDTAs); or
- Standard Contractual Clauses (SCCs).

## Data Retention

We retain your data only for as long as necessary for legal, regulatory and business purposes.

As an FCA-regulated firm, we are subject to record-keeping requirements including identity verification records (used for the prevention of financial crime) which must be retained for at least five years after the end of the business relationship. As a MiFID investment firm, we are also required to retain information regarding client accounts, transaction, trades, decisions and communications for at least five years.

Where lawful and appropriate, we may retain data longer to defend potential legal claims.

## Your Rights Over Personal Data We Hold

Under UK GDPR, all individuals have the right to:

- Access their personal data
- Rectify inaccurate data
- Request erasure (subject to regulatory obligations)
- Restrict processing
- Object to processing based on legitimate interests
- Object to direct marketing
- Have their data in a format that enables Data portability
- Not be subject to solely automated decision-making
- You can contact us at the details above to exercise your rights. We will respond to requests within one month unless an extension is lawfully required.



## Data Security

We implement appropriate technical and organisational measures to protect your personal data including:

- Access controls
- Encryption in transit and at rest
- Secure IT infrastructure
- Role-based permissions
- Incident response procedures
- Regular security reviews

We are committed to maintaining high standards of information security consistent with regulatory expectations.

## Cookies

Our website uses cookies to:

- Monitor website usage
- Improve user experience
- Generate statistical reports

Cookies can be managed via your browser settings.

For more information, please see our Cookie Policy.

## Other websites

Our website may contain links to other websites. This privacy policy only applies to the [www.mkc-invest.com](http://www.mkc-invest.com) website so when you link to other websites you should read their own privacy policies.

## Complaints

If you are unhappy with how we handle your personal data, please contact us first so we can resolve the issue.

You also have the right to complain to the Information Commissioner's Office (ICO):

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire, SK9 5AF  
Website: <https://www.ico.org.uk>

## Changes to This Notice

We keep this Privacy Notice under review and will update it when necessary. The latest version will always be available on our website.



## Supplement - Use of Artificial Intelligence (AI) and Automated Tools

As part of delivering our discretionary model portfolio services, we may use technology tools incorporating artificial intelligence (“AI”), machine learning, and automated data analysis.

### How We Use AI

We may use AI-enabled systems to:

- Enable platform trading and re-balancing
- Support portfolio research and analysis
- Detect potential financial crime or unusual activity
- Improve operational efficiency and service quality

AI tools are used as decision-support systems. They assist our teams but do not replace professional judgement.

### Lawful Basis

Processing involving AI tools relies on the same lawful bases set out in Section 3 of this Privacy Notice, including:

- Contractual necessity
- Legal obligation
- Legitimate interests
- Explicit consent (where special category data is processed)

Where AI systems process special category data (such as health information relevant to any support requirements), this will be subject to appropriate safeguards and explicit consent where required.

### Automated Decision-Making

We may use automated tools to assist in research and analysis, but a qualified portfolio manager reviews the outputs before any portfolio decisions are made.

### Data Minimisation and Security

Where AI tools are used:

- We limit data inputs to what is necessary for the relevant task
- We use secure systems with appropriate contractual safeguards
- We conduct due diligence on AI vendors
- We assess risks relating to bias, accuracy, explainability and fairness
- We maintain human oversight and governance controls

Where AI providers act as data processors, we ensure appropriate Article 28 UK GDPR contracts are in place.

### Model Training and Data Use

Your personal data will not be used to train third-party public AI models.

Where AI systems improve through internal learning processes, this occurs within secure environments under our control or under contractual safeguards.