

# important how we use your personal data

We will use your personal data including any sensitive personal data to process your application and to service your plan.

As part of this processing we may provide your data, by electronic or other means, to:

- other companies within the Skandia and Old Mutual groups of companies if we regard this as necessary to service your plan
- your adviser
- a third party to verify your identity in line with money laundering or other requirements which may involve carrying out checks with credit reference databases
- third parties who perform tasks for us to help us service your plan. These third parties may be based in countries outside the EEA. These countries may not have laws to protect data equivalent to those of the UK. However, we will ensure that any such third parties agree to treat your data with the same level of protection as if we were dealing with it.

To prevent and detect fraud we may share your data with other organisations, including the police, and check and/or file your data with fraud prevention agencies and databases, and if we are given false or inaccurate information and we suspect fraud, we will record this.

Skandia and Old Mutual groups of companies may use your data for assessment and statistical analysis purposes.

Your data may be made available to third parties where required by law, court order or regulation.

You are entitled on payment of a small fee, to receive a copy of your data which is subject to the Data Protection Act 1998.

You also have the right to require us to correct any inaccuracies in your data.

**www.skandia.co.uk**

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Skandia provides you with access to its investment platform, known as Skandia Investment Solutions. Within this platform you can open an ISA and Collective Investment Account provided by Skandia MultiFUNDS Limited, a Collective Retirement Account and Collective Investment Bond provided by Skandia MultiFUNDS Assurance Limited and an Offshore Collective Investment Bond, distributed by Skandia MultiFUNDS Limited but provided by Old Mutual International (Guernsey) Limited.

Skandia Life Assurance Company Limited, Skandia MultiFUNDS Limited and Skandia MultiFUNDS Assurance Limited are registered in England & Wales under numbers 1363932, 1680071, and 4163431 respectively. Registered Office at Skandia House, Portland Terrace, Southampton SO14 7EJ, United Kingdom.

All companies are authorised and regulated by the Financial Services Authority with FSA register numbers 110462, 165359 and 207977. VAT number for all above companies is 386 1301 59.

Skandia Investment Group is a trading name of Skandia Investment Management Limited. Skandia Investment Management Limited is registered in England & Wales under number 4227837. Registered Office at Skandia House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Authorised and regulated by the Financial Services Authority with FSA register number 208543, VAT number 386 1301 59.

Old Mutual International (Guernsey) Limited is regulated by the Guernsey Financial Services Commission and is licensed to write long-term business under the Insurance Business (Bailiwick of Guernsey) Law 2002. Registered number 2424. Registered Office at The Beehive, PO Box 121, Collings Road, St Peter Port, Guernsey GY1 3HE, Channel Islands.

Royal Skandia Life Assurance Limited is registered in the Isle of Man under number 24916C. Registered and Head Office: Skandia House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles. Phone: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Authorised by the Isle of Man Insurance & Pensions Authority. Authorised and regulated by the Financial Services Authority for business conducted in the UK.

Some of the FSA's rules do not apply to non-UK based insurers. FSA register number 142309. [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register).

Skandia International is registered in Ireland as a business name of Skandia Life Ireland Limited.

Skandia Life Ireland Limited Registered No: 309649 Ireland. Registered Office: Arthur Cox Building, Earlsfort Terrace, Dublin 2, Ireland.

Head Office: Iveagh Court, Block D, 6-8 Harcourt Road, Dublin 2, Ireland. Tel: + 353 (0) 1 479 3900 Fax: + 353 (0) 1 475 1020.

Skandia Life Ireland Limited is regulated by the Irish Financial Regulator. VAT number for Skandia Life Ireland Limited is 6329649S.

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