

Privacy Notice – Contact us

Integrated Financial Arrangements Ltd (“IFAL”) is committed to being transparent about how we collect and use personal data. This privacy notice explains how the personal information collected from you is used and stored when you contact us before you become a client.

Where terms are capitalised they are defined either within this notice or within the Terms and Conditions for the Transact Wrap Service.

Who we are

IFAL is a wholly owned subsidiary of IntegraFin Holdings plc (“IntegraFin”). The other wholly owned subsidiaries of IntegraFin are:

- IntegraFin (Australia) Pty Ltd
- IntegraFin Limited
- IntegraFin Services Limited
- IntegraLife International Limited
- IntegraLife UK Limited
- Integrated Application Development Pty Ltd
- Objective Asset Management Limited

- Objective Funds Ltd
- Objective Wealth Management Limited
- ObjectMastery (UK) Limited
- Transact IP Ltd
- Transact Nominees Limited
- Transact Trustees Limited
- Time4Advice Limited

Together all the companies are referred to as “the IntegraFin Group” and the terms “we”, “us” and “our” in this document refer to the IntegraFin Group collectively.

Why we collect your personal information and how we will use it

The information we collect when you contact us is used to respond to your query. We will rely on our legitimate business interest to respond to you as the lawful basis for our processing your personal data. This provision is detailed in section 1(f) of Article 6 of the General Data Protection Regulation (GDPR).

Where you contact us by telephone or by post we will make no further use of your data.

Where you contact us by email via “Contact us” on our website (<https://www.transact-online.co.uk/contact-us>), and have not indicated otherwise by checking the relevant box, we will retain your personal details on file so that we can keep you up to date with the latest developments in the Transact service. We will rely on our legitimate business interests as the lawful basis for processing the information we collect from you. This provision is detailed in section 1(f) of Article 6 of the GDPR.

How we store and share your information

All information held by the IntegraFin Group is stored on encrypted servers or at a secure physical location. In addition, we have internal policies and controls in place to minimise the risk of your data being lost, misused, accidentally destroyed or disclosed. Where we transmit data to any third party we do so under a duty of confidentiality and those third parties are obliged to implement appropriate technical and organisational measures to ensure the security of data.

In all cases your information will be available to staff employed by any member of the IntegraFin Group.

As all our telephone calls are recorded, where contact is made via telephone any personal information disclosed will be held for a period of seven years. We will rely on our legitimate business interest in retaining all telephone calls as the lawful basis for doing so. This provision is detailed in section 1(f) of Article 6 of the GDPR. Note that our telephone recording is a service provided by more than one third party company, details of which are available on request.

If you contact us in writing, your letter will be passed to the appropriate department to respond to your query. Such correspondence will be retained for seven years. We will rely on our legitimate business interests as the lawful basis for processing the information we collect from you. This provision is detailed in section 1(f) of Article 6 of the GDPR.

As detailed above, where you contact by email via “Contact us” on our website (<https://www.transact-online.co.uk/contact-us>) your personal information will be held by us to keep you up to date with the latest developments in the Transact service. This will be until you notify us that you wish to opt-out of receiving emails.

Initially, you can opt out by selecting the option on the "Contact us" submission form (<https://www.transact-online.co.uk/contact-us>).

You can opt out at any time by contacting us via email at dataprotection@integrafin.co.uk, telephone on (020) 7608 4900 or by post to our office address at 4th Floor, 2 Gresham Street, London, EC2V 7AD.

Access to your information and correction

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please make a request to us either by email at dataprotection@integrafin.co.uk or in writing to our office address at 4th Floor, 2 Gresham Street, London, EC2V 7AD.

In some circumstances you have the right to request that we provide certain categories of your personal data to you or any third party in machine readable format.

It is important to us to ensure that personal information held about you is accurate and up to date. You may, and we would encourage you to, ask us to correct or remove information about you which you think is inaccurate. You have the right to object to our processing of any aspect of your personal data and to request its erasure should you believe that we have no legal right to continue processing.

If you believe that we have not complied with your data protection rights please contact us and we will endeavour to resolve this with you. If you remain dissatisfied you can complain to the Information Commissioner. Details can be found via their website, <https://ico.org.uk/concerns>.

Changes to this privacy notice

We keep this privacy notice under regular review and we will publicise any changes through our website (<https://www.transact-online.co.uk/important-information>). Where you have consented to receive emails from us, we will communicate any changes to you directly.

Our Data Protection Officer is Tom Clarke, who can be contacted on (020) 7608 4900 or at dataprotection@integrafin.co.uk



M178 Version (4) September 2025

"Transact" is operated by Integrated Financial Arrangements Ltd, 4th Floor, 2 Gresham Street, London, EC2V 7AD | Tel: (020) 7608 4900 | Email: info@transact-online.co.uk | Web: www.transact-online.co.uk | (Registered office: as above; Registered in England and Wales under number: 3727592) Authorised and regulated by the Financial Conduct Authority (entered on the Financial Services Register under number: 190856)