

Privacy Statement

Retirement Plus Limited is committed to keeping your personal information secure and confidential both online and offline. We want you to enjoy your use of this website (“the Site”), as you look for information about equity release.

Retirement Plus Limited (“the Company”) is a Company registered in England and Wales with Company number 05264031. For the purposes of the General Data Protection Regulation (‘GDPR’), the Company will normally be the ‘controller’ of personal data that we have received. On occasion the Company may act in the capacity of a Data Processor where we have entered into a contract for the provision of Services.

Please read the following information carefully in order to understand the Company’s practices in relation to the treatment of your personal data.

What data privacy principles does the Company adhere to?

- The Company will process all personal data in a lawful, fair and transparent manner;
- The Company will only collect personal data where it is necessary:
 - For the Company to provide a service to you and to the Company that you represent (hereinafter referred to as “you” as is appropriate to the context);
 - For you and the Company that you represent to provide a service to the Company;
 - For the Company to keep you informed of its products and services; or
 - For the Company to comply with its legal and regulatory obligations;
- The personal data collected by the Company will be adequate, relevant and limited to what is necessary in relation to the specific purpose for which your data will be processed;
- The Company will take all reasonable steps to ensure that personal data is accurate and, where necessary, kept up-to-date;
- The Company will maintain personal data in a form that permits identification no longer than is necessary for the purposes for which the personal data has been collected for processing, in accordance with the Company’s record retention procedures;
- The Company will hold and process personal data in a manner that ensures appropriate security;
- The Company may share personal data with other entities within the Milton Homes group where necessary for the provision of services;
- The Company will only share personal data outside of the Milton Homes group where it is necessary to provide the agreed service or where it is necessary for the Company to comply with its legal requirements;
- The Company will not utilise a service provider based outside of the EEA for the processing of personal data

What personal data does the Company collect and why?

The type of personal data (e.g. name, contact details, address etc.) that we may collect will depend upon the relationship between the Company and you. The data so collected may be provided directly by you or, where appropriate, provided by third parties e.g. references, credit checks etc.

As a customer, a contact, a service provider or employee (or prospective employee) of the Company we will require some personal information in order to verify your identity and have the applicable relationship with you. Some of this information may be required to satisfy legal obligations, other information may be required in connection with the provision of services or products. The information collected will vary depending on the service the Company provides to you or you provide to the Company, but typically includes:

- Personal information: Such as your name, date of birth, passport number or national insurance number;
- Contact information: Including your address, telephone number and email address;
- Information provided by when applying for a home reversion plan that is arranged, administered or provided by a company in the Milton Homes Group;
- General usage of the Site produces information in the form of cookies, which are explained below.

From general use of the Site we use information that is aggregated so that no individual user is identified: to build up market profiles; to aid development of our products and services; to manage our relationship with partners; and, to audit the usage of the Site. We may also disclose your information to business partners and third party suppliers we engage to provide services which involve processing data on our behalf or in accordance with a properly executed court order or as required by legal obligation.

Use of Cookies

The Company uses cookies to improve the usage of our Site. Temporary cookies are used to pass information between Web pages during a single visit and are removed from the computer when that visit ends. Our use of cookies also allows registered users to be presented with a personalised version of the Site.

Permanent cookies contain no name or address information; a unique random number identifies visitors. The cookies are used to show the date and time of the last visit to the Site and the use of the Site. Your browser saves permanent cookies as tiny files on your system to maintain settings or data between multiple visits. These cookies are set to expire after a few months and are automatically deleted in your system at that time.

You can disable both permanent and temporary cookies. If you do disable cookies you may not be able to use all the services within the Site. You can find out more about cookies on <http://www.cookiecentral.com>.

Links to Third Party Web Sites

There may be links from the Site to third party websites. We are not responsible for the privacy practices of our partners or other businesses. We encourage you to read their privacy statements, as they may differ from ours.

Where does the Company store my personal data?

The Company has comprehensive policies and procedures in place to ensure your personal data is kept safe and secure through such arrangements as encryption, UK data centres, and physical restrictions on access to hard copy data storage.

How long does the Company retain personal data?

The Company will retain personal data for as long as is necessary for the purposes for which it was collected (or longer period if so required by law or legitimate interests) which will be at least for the period in which the Company has a business interest with you.

Any information that is outside the scope of this requirement will be retained whilst relevant and useful, and destroyed where this ceases to be the case or where the data subject specifically requests this.

How have I been categorised in accordance with the General Data Protection Regulation (“GDPR”)?

The GDPR requires the Company to inform you of the legal basis on which we maintain your personal data. As a general rule the following is applicable:

Customers – Information is maintained on the basis of contractual obligation and/or legitimate interests (where relevant);
Service providers – Information is maintained on the basis of contractual obligation;
Database/marketing contacts – Information is maintained on the basis of legitimate interest;
and
Other contacts – we may on occasion request your consent to use and process personal data.

What are my rights?

You have certain rights which apply in respect of your personal data, depending on your relationship with the Company and the Company’s legal and regulatory obligations.

- 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 email the Company (details shown below).
- The Company will provide this information to you within one month (with the ability to extend this by an additional two months where necessary), free of charge.
- You have the right to request that the information the Company holds about you is erased under certain circumstances including where there is no additional legal and/or regulatory requirement for the Company to retain this information.
- You have the right to ensure that your personal information is accurate and up to date, or where necessary rectified. Where you feel that your personal data is incorrect or inaccurate and should therefore be updated, please contact the Company (details shown below).
- If the Company has relied upon ‘consent’ for the processing of personal data then you have the right to withdraw such consent, subject to the Company passing a legitimate interests assessment to continue to hold the data
- You have the right to restrict the processing of your information, for example limiting the material that you receive or where your information is transferred.
- You have the right to lodge a complaint with the Information Commissioner’s Office (<https://ico.org.uk/concerns/>) if you are not happy with the way that we manage or process personal data.

Your Privacy

The Internet is a global environment that involves the transmission of data on an international basis. Therefore, by browsing the Site and communicating electronically with us you acknowledge and agree to our processing of personal data in this way. We cannot accept liability if your information is unlawfully intercepted by a third party.

Will I be notified of changes to this policy?

This Privacy Statement will be revised from time to time and we reserve the right to do so without any notice to you so you should re-visit this page. Our Privacy Statement is binding to you. All updates will be published at this Site. Your continued use of this Site shall be considered to be your consent to any revised privacy practices.

Who should I direct questions to?

If you have any requests concerning your personal information or any queries with regard to these practices please contact Retirement Plus by email at info@retirement-plus.co.uk.

Alternatively, you may write to:

Retirement Plus Ltd
Newcombe House
45 Notting Hill Gate
London W11 3LQ

Retirement Plus Limited
Issued: 24 May 2018