

Privacy policy: members

Your privacy is important to ERC and we are committed to respect and protect your privacy and your personal information. The following describes our policies for collecting, protecting, and disclosing your personal information and how we comply with relevant legislation including the Data Protection Act 2018 and the UK-GDPR.

Who we are

The Equity Release Council (ERC/the Council), a not-for-profit organisation, is the industry body for the equity release sector. We are classed as a Data Controller which means we are responsible for deciding how your personal data will be processed.

Our contact details are: Equity Release Council, The Smithy, Sutton Lane, Dingley, Market Harborough, LE16 8HL.

Our designated privacy officer is Kelly Melville-Kelly, Head of Risk, Policy & Compliance kelly.melville-kelly@equityreleasecouncil.com

What we collect

We may collect the following information:

- name and job title
- contact information including: postal address, email address and telephone number
- demographic information such as postcode, preferences and interests
- other information relevant to surveys
- if you are an applicant for membership detailed information about you including name, date of birth, contact details, financial information and special categories of data (sensitive) such as criminal record information.

What we do with the information we gather

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- To process, administer and renew your membership with ERC which will include posting details on our public register;
- Internal record keeping;
- To provide you with information which we think you may find useful including: relevant market, regulatory and industry information;
- Promotional information from selected third parties such as conference organisers and training partners; and

- From time to time we may also use your information to contact you for market research purposes; This information may be used to customise the website according to your interests.

We will also use personal data to compile statistical information. When we use personal data for statistical purposes, we will implement appropriate technical and organisational measures including pseudonymisation and anonymisation.

Our lawful grounds for this processing are; Legal Obligation, Consent and Legitimate Interest

Our Legitimate Interests used are to enable us to properly administer our website and business, and regarding marketing.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

If you contact us by email you should be aware that emails are not secure unless they have been encrypted. We cannot accept any responsibility for the unauthorised access to your data that is beyond our control.

How we use cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the

protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Your rights

You have the following rights in respect of your personal information:-

- To know how we will process your personal data (this notice);
- To have a copy of your data that we hold (normally free of charge);
- To have the data corrected if it is inaccurate or incomplete;
- To have data deleted if there is no compelling reason for us to continue to process it;
- To object to processing in certain situations such as for direct marketing purposes
- To restrict processing your data in certain circumstances;
- To ask us to provide your personal information in a portable format so that you can reuse your data across different services (this is subject to certain conditions);
- To ask us to provide information on automated decision making and profiling and;
- The right to withdraw consent

Controlling your personal information

Except for the purposes of processing, administering or renewing your membership with us you may choose to restrict the collection or use of your personal information in the following ways:

- whenever you are asked to fill in a form on the website, look for the box that you can click to indicate that you do, or do not want the information to be used by anybody for direct marketing purposes
- you can ask us to stop sending email communications at any time by emailing us at communications@equityreleasecouncil.com . Additionally, all direct marketing email communications from us will have the option to unsubscribe.

Information we share

We will only share your information with third parties that ERC use to service your membership with us which includes our third-party administrator, marketing company and accountants or where we are required to by law.

Retention policy

We will only retain data for as long is necessary and in line with our data retention policy. In most cases this will be a maximum of seven years from the expiry of your membership with us.

Complaints

If you have a complaint about how we use your personal information, have the right to lodge a complaint with the Information Commissioner's office at any time.

<https://ico.org.uk/>