

# PRIVACY POLICY/DISCLAIMER

## Overview

Maintaining the security of your data is a priority at **Pension Loan Expert** and we respect your privacy rights. We agree to be transparent with why we need your personal data and we will take the necessary measures to handle your data fairly and legally. This policy will provide you with information about how we use your data, what personal data we will collect, how we ensure your privacy is maintained and your legal rights relating to your personal data. This policy applies whether you visit our offices, contact us or use our website.

## How we use your data

*We will endeavour to collect only personal data that is necessary for purpose. Personal data is defined as any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier.*

Data collected from our website on the "Loan Application" page will be directed to only management and senior management level who will use your personal data to deal with the enquiry.

We will not retain your data for longer than necessary for the purposes set out in this Policy. Different retention periods apply for different types of data.

## What personal data do we collect?

**Pension Loan Expert** needs to gather, use and maintain certain information about individuals. These can include clients, customers, suppliers, business contacts, employees and other people the organisation has a relationship with or may need to contact. You can usually visit our website without telling us who you are, however we do have the ability to gather personal data if you submit an enquiry. This may include your name, age, email address, and contact number.

## How do we protect your data?

*The security of your personal data is very important to us, but no method of contact over the internet or any method of electronic storage is 100% secure. Whilst we are committed to ensuring your personal data is secure, we cannot guarantee its absolute security.*

Our security measures include:

encryption of data wherever available

regular cyber security assessments

security controls which protect **Pension Loan Expert** from external attack

internal policies setting out internet and email safety and training for employees

## What you can do to protect your data

**Pension Loan Expert** will never ask for bank or card details via email. If you are using a public or shared computer, you should ensure you log out of your accounts and close the web browser at the end of your session.

**Pension Loan Expert** recommends keeping passwords safe, anyone who knows your passwords may access your accounts. Avoid using the same password for multiple accounts.

## Your rights

You have the following rights:

- the rights to ask for a copy of personal data that we hold about you (the right of access)
- the right (in certain circumstances) to request that we delete personal data held on you;
- where we no longer have any legal reason to retain it (the right of erasure or to be forgotten)
- the right to ask us to update and correct any out-of-date or incorrect personal data that we hold about you (the right of rectification);
- the right to opt out of any website, social media and marketing communications that we may wish to include your name and/or photographs
- to object to us using / holding your personal data if we have no legitimate reasons to do so (the right to objects);
- the right (in certain circumstances) to ask us to 'restrict processing of data'; which means that we would need to secure and retain the data for your benefit but not otherwise use it (the right to restrict processing); and
- the right (in certain circumstances) to ask us to supply you with some of the personal data we hold about you in a structured machine-readable format and/or to provide a copy of the data in such a format to another organisation (the right to data portability)

If you wish to exercise any of the above rights, please contact us.

## Legal basis for processing personal data

Generally, **Pension Loan Expert** collects and uses personal data because it is necessary for:

- the pursuit of our legitimate interests for the purposes of complying with our duties and exercising our rights under a contract for providing our services; or complying with our legal obligations
- our obligation to ensure we can remunerate employees
- In general, we only rely on consent for processing personal data in relation to marketing communications. Employees, suppliers, business contacts, clients, customers and other people **Pension Loan Expert** have a relationship with or who we may need to contact, have the right to withdraw consent at any time. Where consent is the only legal basis for processing, we will cease to process data after consent is withdrawn.

## Our legitimate interests

The normal legal basis for processing personal data, is that it is necessary for the legitimate interests of **Pension Loan Expert**, including:

- providing services to our clients;
- protecting customers, employees and other individuals and maintaining their safety, health and welfare;
- promoting, marketing and advertising services;
- improving existing services and developing new relationships;
- complying with our legal and regulatory obligations;
- handling new enquiries, queries, complaints and disputes
- fulfilling our duties to our employees, clients, suppliers, customers, colleagues, shareholders and other stakeholders

## Data Protection Officer

*If you have any questions about how **Pension Loan Expert** uses your personal data that are not answered here, or if you want to exercise your rights regarding your personal data, please contact our team.*

## Third Party Connections

*Our website may contain links to third party sites, for example*

- Facebook
- Instagram
- Twitter

Any links you click on from our website is not our responsibility. Once you click on a link to an external site you will be subject to that organisation's privacy policy not ours.

## **Website Disclaimer**

Please read this disclaimer carefully before using our Website. By accessing or using this Website, you agree to be bound by the terms of this disclaimer. If you do not agree with any part of this disclaimer, please do not use our Website.

## *Marketing and Lead Generation Only*

**Pension Loan Expert** is a marketing and lead generation platform. We are not a financial, tax, investment, or pension advisory service. Our purpose is to connect individuals interested in Pension Backed Funding Solutions.

## *No Financial or Tax Advice*

The content on this Website is for informational and marketing purposes only. Nothing on this Website constitutes, or is intended to constitute:

- Financial advice
- Investment advice
- Tax advice
- Legal advice
- Pension transfer recommendations

We do not offer or provide any form of regulated financial advice. Any decision you make based on the information found on this Website or through third-party links is made at your own decision and choice.

## *Third-Party Introductions*

Any enquiries submitted through this Website may be passed on to third-party financial or tax professionals who are authorised and regulated by the appropriate bodies in their respective jurisdictions. We do not accept any responsibility or liability for the advice, services, or actions of any third-party advisers you may be introduced to through the use of this Website.

## *No Client Relationship*

Use of this Website or contact with us does not create a client, advisory, fiduciary, or professional relationship between you and **Pension Loan Expert**

## *Accuracy of Information*

While we strive to ensure that the information on this Website is accurate and up to date, we make no warranties or representations regarding the completeness, accuracy, reliability, or suitability of any of the content.