

**Your privacy and the security of your personal information are very important to us. We want you to know that it will be properly managed and protected whilst in our hands.**

*Please note that email, and other communication over the internet is inherently insecure unless it has been encrypted. Please consider this before sending us any personal information through an un-encrypted channel such as email.*

## What information we may collect about you

We collect personal information about you if you:

- visit our website
- apply for or register an interest in a product for yourself or your child
- get in touch about an event we are hosting or promotion we run.

We may collect it in person, over the telephone, in writing or over email, and through our website. Where you are applying for a child product, such as a Junior ISA, we will collect information about you as the parent/guardian and your child as the account holder. This includes information such as a name, address, email address, date of birth, and your bank/payment card details.

Depending on the product, we may collect sensitive personal information such as health and medical information that helps us to underwrite an insurance policy and to administer your plan. If we need this information we will obtain your explicit consent to collect and use it.

We also collect information on how you would like to be contacted by us in relation to the products that you apply for and any marketing material or communications that you may wish to receive.

We collect information about your computer's internet protocol address (IP) address when you visit our website through a technology called 'Cookies'. For more information on how we use cookies visit our website, or click here if you are online.

We do not control the content of any websites other than [kingstonunity.co.uk](http://kingstonunity.co.uk) even if we offer a link to them, and have no say over what information other website controllers may collect from you or how and why any such information may be used. Any other website should have its own privacy notice which will govern any interactions you have with that website.

## How we may use your information

If you take out a product with us, we will use your personal information to administer your plan, including collecting payments, managing claims and withdrawals and providing you with regular statements. Initially we will also use your personal information to confirm that you are eligible for the relevant product, verify your identity and (depending on the product) assess the insurance risk.

If you register an interest in an event, promotion or product, we will use the personal information you give us to get in touch with you about it according to your indicated communication preferences.

### We may also use information we hold about you to help us to:

- provide you with updates and offers about our products and services through direct marketing (e.g. phone, email, text, post)
- determine which of our products and services may be of interest to you
- improve our member service.

If we collect information from you to help detect and prevent financial crime (such as identity verification information) we will only use that information for this specific purpose.

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## Sharing your information

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We may share your personal information with our service providers to conduct our business efficiently and effectively. These include Microsoft Azure, our IT service providers, our marketing agency and our printers. When required, we may also share your personal information with our professional advisers and regulators, and with your bank or building society for Direct Debit collections.

If you have applied for a product via a Financial Adviser we will share your personal information with them unless you instruct us otherwise.

We will never sell or licence your information to a third party.

## Storage and retention

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Your personal information will be stored within our databases, and our digital and paper filing systems. Some of these are stored in secure cloud-based systems in the UK, and are accessible by Kingston Unity staff and our IT service provider. We encrypt data and have appropriate technical and operational security measures in place to protect your personal information from abuse or misuse.

We are required by our regulators to retain product, transactional and personal information for a period of time, after which time we will delete it securely in accordance with good industry practice. We also retain certain types of personal information (i) for our legitimate business purposes, for example to defend ourselves against legal action and (ii) with your consent, for marketing purposes. We retain and delete information in-line with our Data Protection and Retention Policy, which is regularly reviewed and updated in-line with relevant regulations.

## Your rights

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We want you to have control over how we use your information. Subject to any regulatory obligations we may owe you, you can ask us to confirm your communication preferences, and change them at any time by contacting us using the details below. We will remind you of your right to change your communication preferences whenever we contact you.

You also have the right to request us to update or remove inaccurate information about you. If we are processing your personal information solely on the basis of your consent you have the right to withdraw it at any time. Please let us know if this is the case using the contact information below.

We will never use sensitive personal information (such as information relating to your health) to assist us in the marketing of products to you.

## Access to information we hold about you

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If you would like to know what information we hold about you, or would like to take any of the other actions mentioned above regarding your personal information please contact us at:

Member Services,  
Kingston Unity Friendly Society Limited,  
9 Navigation Court,  
Calder Park,  
Wakefield, WF2 7BJ.

Tel: 01924 240164

Email: [enquiries@kingstonunity.co.uk](mailto:enquiries@kingstonunity.co.uk)

To protect your information and in order to satisfy a request you make in this regard we may first need to take steps to confirm your identity. Where requests are unfounded or excessive, we reserve the right to charge a reasonable fee or refuse to act on the request.

## Changes to our privacy notice

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We keep our privacy notice under regular review, any updates are posted on this page on our website. This privacy notice was last updated on 5<sup>th</sup> January 2018.