

Privacy Policy

September 2024

The Premier Equity Release Club “(PERC)” operate a strict Privacy Policy on how we collect, store and protect you and your client’s data. This policy also sets out the rights in relation to this data. Please remember that as we only deal with brokers and not members of the public, the responsibility for the accuracy and access to this information remains that of the Broker.

The Premier Equity Release Club will not use any data relating to your clients for its own purposes at any time.

This privacy policy was last updated on 30th September 2024

This policy describes how we collect, use and look after the information you provide us when you enquire about and use our services. This policy may change from time to time as our processes change over time, which will be reflected in this document.

The pages of our website are intended for use by UK businesses only and refer to UK products and services.

Who we are

The Premier Equity Release Club is one of the UK’s leading providers of Equity Release information and support services in the UK.

PERC is a limited company registered in England No 14487709. The registered address is C/O Azets, Ventura Park, Tamworth, Staffordshire, United Kingdom. B78 3HL. Our Information Commissioner’s Office registration number is ZB632228.

In this privacy policy references to “we”, “us” and “our” are to The Premier Equity Release Club references to “our website” or “the website” are to www.premiererc.co.uk

What information we collect and how

The information we collect includes:

1. Any personal details you knowingly provide us with through any means including forms and email, such as name, address, telephone number etc.
2. Your marketing preferences.
3. Your email activity.
4. Your IP address, browser type and browsing activity whilst on our website. Your IP address is a string of numbers unique to your computer that is recorded by our web server when you request any page or component on the website.
5. We also store information about you using cookies (files which are sent by us to your computer or other access device) which we can access when you visit our site in future. We do this to recognise you and your preferred settings, and it saves you from re-entering information on return visits to the site. If you want to delete any cookies that are already on your computer, please refer to the instructions for your file management software to locate the file or directory that stores cookies.
6. Information on deleting or controlling cookies is available at the About Cookies website.

What we do with your information

Any personal information we collect about you will be used in accordance with the data protection laws. The details we collect will be used:

1. To process your enquiry and application and to provide future services.
2. To keep you up to date with the latest information about planning your retirement, product updates and special offers. You can opt-out at any point.
3. To personalise content on our website.
4. To carry out market research.
5. For the collection of case studies about our customers.
6. To tailor our services better to your needs.

If we receive your data from a third party the categories of data that we collect may include, but are not limited to:

- Name
- Address
- Contact Details
- Marital Status
- Date of Birth

We will process this data in the same way as that collected by ourselves as shown below.

How we use your data	Lawful basis
To provide you with the services you have requested	This is necessary for the performance of the contract to provide you with the services you have requested.
To manage our relationship with you	This is in our legitimate interest of keeping you informed of our available products and services and keeping our records up to date. This is necessary to comply with the legal requirements that apply to us.
To provide you with information about our products and services	This is in our legitimate interest of keeping you informed of our available products and services. You can opt out at any time.
We use cookies to monitor website usage and improve our online services to you	This is in our legitimate interests to improve our services
To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning communications and corporate governance.	

We will not use such personal data for any other purpose including marketing. We will only provide this data to other parties in line with this privacy notice. All of our data is held securely in keeping with ISO27001 standards (see section Protecting your information).

We will not use personal information provided to us for any other purpose including marketing. We will only provide this information to third parties in line with this privacy notice. Your information will be retained by us in accordance with our data retention policy (see section How long we will keep your data). All of our data is held securely in keeping with ISO27001 standards (see section Protecting your information).

If you believe that your data is being processed by The Premier Equity Release Club, please contact professionalservices@premiererc.co.uk.

Disclosing your information

Here's when we disclose information about you

- To 3rd parties for the purposes of data cleansing or for marketing communications, namely

direct mailings, digital display, email, social media. They will never use your personal information for their own purposes.

- When we (or any 3rd party acting on our behalf) are legally compelled to or have a duty to the public to disclose information.
- To the financial intermediary, press partner or other introducer of your business to notify them of the outcome of your enquiry.
- When disclosure is made at your request or consent.
- The FCA regulates all financial services business; if the FCA or any other regulatory body asks for access to customer records we would provide this information.

How long we will keep your data

Any personal data you provide to us during the course of an enquiry where you have not specified that you do not wish to be contacted in future will be retained and processed in order that we can keep you up to date with our services and market developments.

If you notify us that you do not wish to be contacted (either at the point of enquiry or subsequently) we will apply this immediately and your personal details will be deleted from our systems within 2 years if you have not retained your subscription to us.

Your rights

You have the right to:

- request a copy of any information that we currently hold about you and ask us to correct or delete this.
- restrict or object to processing of your information.
- the information we hold in our systems about you to be provided to you or another Data Controller in a machine readable format.

Where you have provided consent for us to process your data, you have the right to withdraw the consent for the processing of that data.

If you believe that we are not processing your information correctly you should contact our Data Protection Officer at the above address. If you are not satisfied with our response you have the right to take your complaint to the Information Commissioner's Office (www.ico.org.uk).

Protecting your information

We are committed to protecting the confidentiality and security of your information. As such any information collected via our website is encrypted and delivered to us through a secure

environment and protected using robust security methods. Premier Equity Release Club maintains a comprehensive information security management system which ensures industry standard technical and administrative controls are in place for the protection of customer data.

Please note that there is no guarantee that any email sent will be received, or that the contents of any such email will remain private or unaltered during Internet transmission. For this reason we will not include any of your personal information by email without your prior permission, but will usually respond to your enquiries by telephone or post. If you have any such concerns, you may prefer to telephone or write to us instead. We accept no liability for any damages you or others may suffer as a result of the alteration or loss of confidentiality of any such information.

We reserve the right to monitor the use and content of emails which are sent from and received by us for the purposes of ensuring compliance with our own email policy, and identifying and taking action against unlawful or improper use of our systems, including, but not limited to, spoofing, the transmission of computer viruses and a denial of service attack.

Other websites

This privacy policy only covers this website. Any other websites which may be linked to by our website are subject to their own policy, which may differ from ours.

Availability

Whilst we take all reasonable steps to ensure this website is always accessible we will not be held liable if, for any reason, the website is unavailable for any period. We may also have to suspend access to the website for routine or emergency updates and maintenance, but we will endeavour to keep any disruption to a minimum.

In addition we cannot warrant that this website will be free of viruses or defects of any description and we will not be held responsible for any technical problems you may suffer as a result of your use of this website.

Third party websites

This website may contain links to websites operated by third parties. The responsibility for the operation, content and cookie policies of those websites rests solely with the organisation identified as controlling the third party website and will be governed by separate terms and conditions. Links are provided for convenience and inclusion of any link does not imply endorsement in any way of the site to which it links. We accept no responsibility or liability for the contents of any linked website.