

# Equity Release Trustees Limited

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Tel: 020 7724 4445

Email: [info@equityreleasetrustees.co.uk](mailto:info@equityreleasetrustees.co.uk)

## PRIVACY NOTICE

This privacy notice explains how Equity Release Trustees Ltd (ERT) ('we') uses any personal information we collect about you.

### What information do we collect about you and why?

ERT collects and uses personal data on the basis that it is in its legitimate interests to do so, for example to keep records of transactions and to provide a service to its customers.

We collect information via our enquiry forms that we send you from time to time and any information you provide to us via email or over the telephone or via the post throughout our relationship with you. This is in order to comply with regulations and for the purpose of fulfilling our contract with you. The provision of your personal data is required in order that we may effectively manage the agreement that our clients have with you and in order to deal with any redemption or other query regarding the interest held in your property. However, we do not use your information for marketing purposes. We may record and monitor or make a file note of phone calls made to or by us in order to comply with regulatory obligations. The type of information that we hold will include your contact details, copies of previous communications and details of the financial charge or other arrangement that our clients have in connection with your home. If we do not collect or hold your personal data then we would be unable to administer the loan agreement that you have with our clients.

### How long do we keep this information?

If you are **not** currently a client of ours, we will keep your information for a year after we last heard from you. If you ask us to remove your information we will do so immediately.

If our clients have an agreement with you such as they hold a shared equity charge, second mortgage or own part or all of your home under an equity release arrangement then we keep your information for 7 years after closure of your account. Where required by law or regulation, we may have to keep your information for longer.

### Who do we share your information with?

- Appointed auditors, accountants, lawyers, enquiry agents, investigation and tracing agencies, compliance companies assisting with our various obligations and other professional advisers, to the extent that they require access to the information to provide advice and deal with redemptions, and generally to allow us to effectively manage the loan agreement on behalf of our clients and to ensure that repayment of any monies due is made;
- Fraud prevention agencies and other organisations to allow us to undertake any legally required and relevant checks;
- The Financial Conduct Authority, the Information Commissioner's Office, or any relevant regulatory authority where they are entitled to require disclosure;
- If required to do so to meet applicable law, the order of a Court or market rules and codes of practice applicable to the circumstances at the time;

Registered in England No. 6503496

Registered Office: As above

Authorised and Regulated by the Financial Conduct Authority

- Relevant authorities to investigate or prevent fraud or activities believed to be illegal or otherwise in breach of applicable law;

Other than as stated above, we will not lend or sell your information to third parties.

## Marketing

We do not use your information for general marketing purposes. We may contact you if for example we have an offer on redemptions.

## Your rights

You have certain rights in respect of the data we hold relating to you. Details of these rights can also be found on the **Information Commissioner's website** <https://ico.org.uk/>.

### Right to access

You have the right to request copies of the personal information we hold about you at any time in a portable format or otherwise.

### Right to rectification

You have the right to request that we correct any inaccurate personal information we hold about you. We will endeavor to keep your information accurate, however, if at any time after giving us this information it becomes out of date, then we ask you to notify us directly and we shall remove or amend the information within a reasonable time frame and in accordance with legislative requirements.

### Right to erasure

You have the right to request that we delete your personal information from our records.

Please note that we will not be able to delete your personal information whilst we are still providing our service to you. We will be able to delete your personal information once you cancel the service or once the service is completed. In certain circumstances we are required to retain copies of information we hold about you by other regulations. In this instance we will not be able to erase or modify the data.

### Right to restrict processing

You have the right to request that we restrict how we use your personal information.

### Right to object

You have the right to object to the collection and use of your personal information at any time.

### Right to data portability

You have the right to obtain a copy of your personal information in a legible and compatible format such as Word or Excel.

### Right to withdraw consent

You have the right to withdraw your consent for us to use your personal information at any time.

In order to exercise these rights or if you have any concerns about our use of your personal information, please contact the Data Protection Officer using the information at the end of this notice.

### **How can I exercise my rights in relation to my personal information**

You can exercise all of your rights by contacting us on any of the contact details below.

You can lodge a complaint with us directly by contacting us on one of the contact details below.

You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO). The ICO are the regulator who makes sure that we use your personal information in a lawful way.

You can lodge a complaint with the ICO by following this link: <https://ico.org.uk/concerns/> or calling the ICO on 0303 123 1113.

### **Security**

Internet communication, which includes email, is not secure.

### **Other websites**

Our website may contain links to other websites. This privacy notice only applies to our website. When you use a link to another website you should read the privacy policy of that site.

### **Changes to our Privacy Notice**

We keep our privacy notice under regular review. This privacy notice was last updated in September 2024. We reserve the right to update this privacy notice at any time and we will advise you when we make any substantial update to it.

### **How to contact us**

If you have any questions about our privacy notice or the information we hold about you please contact;

Paul Hensher  
Equity Release Trustees Limited  
Data Protection Officer  
11a Ivor Place  
London  
NW1 6HS  
Tel: 0207 724 4445  
Email: [info@equityreleasetrustees.co.uk](mailto:info@equityreleasetrustees.co.uk)