

## Our privacy notice

### 1. Background

This privacy notice lets you know what happens to any personal data that you give to us, or any that we may collect from or about you. It applies to all products and services, and instances where we collect your personal data.

This privacy notice applies to personal information processed by or on behalf of The Mastic Asphalt Council.

Use the links below to find out more about how we use your personal information:

Who are we and how do you contact us and our Data Protection Officer?

What kinds of personal information about you do we process?

What is the source of your personal information?

What are the legal grounds for our processing of your personal information (including when we share it with others)?

What should you do if your personal information changes?

For how long is your personal information retained by us?

What are your rights under data protection laws?

### Changes to this privacy notice

We may change this privacy notice from time to time by updating this page in order to reflect changes in the law and/or our privacy practices. We encourage you to check this privacy notice for changes whenever you visit our website – <https://www.masticasphaltcouncil.co.uk>

We're the Mastic Asphalt Council, 27 Greenways Crescent, Shoreham by sea BN43 6HR. We are a data controller of your personal data.

We have a dedicated data protection officer ("DPO"). You can contact the DPO using the details below or by writing to the above address, marking it for the attention of the DPO or going to Contact Us.

### 2. What kinds of personal information about you do we process?

Personal information that we'll process in connection with all of our products and services, if relevant, includes:

Personal and contact details, such as title, full name, contact details and contact details history

Your date of birth, gender and/or age

Your nationality, if needed for the product or service

Records of your contact with us such as mobile phone location data, IP address and MAC address

### 3. What is the source of your personal information?

We'll collect personal information from the following general sources:

From you directly.

### 4. What do we use your personal data for?

We use your personal data, including any of the personal data listed in section 1 above, for the following purposes:

Managing the service you have with us

Updating your records

Managing any aspect of the service

To improve the operation of our business and that of our business partners

To follow guidance and best practice under the change to rules of governmental and regulatory bodies

To monitor and to keep records of our communications with you and our staff (see below)

To administer our good governance requirements, such as internal reporting and compliance obligations or administration required for Annual General Meeting ("AGM") processes

For direct marketing communications and related profiling to help us to offer you relevant products and service, including deciding whether or not to offer you certain products and service. We'll send marketing to you by SMS, email, phone, post, social media and digital channels (for example, using Facebook Custom Audiences and Google Custom Match).

To provide personalised content and services to you

To develop new services and to review and improve current services

To comply with legal and regulatory obligations, requirements and guidance

To provide insight and analysis of our customers both for ourselves and for the benefit of business partners either as part of providing products or services, helping us improve products or services, or to assess or improve the operating of our businesses

To share information, as needed, with business partners (for example, financial services institutions, insurers), account beneficiaries, service providers or as part of providing and administering our products and services or operating our business

### 5. What are the legal grounds for our processing of your personal information (including when we share it with others)?

We rely on the following legal bases to use your personal data:

Where it is needed to provide you with our products or services, such as:

a) Assessing an application for a product or service you hold with us, including consider whether or not to offer you the product, the price, the payment methods available and the conditions to attach

b) Managing services you hold with us, or an application for one

- c) Updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt (where appropriate)
- d) Sharing your personal information with business partners and services providers when you apply for a product to help manage your product
- e) All stages and activities relevant to managing the product or service including enquiry, application, administration and management of accounts, illustrations, requests for transfers of equity, setting up/changing/removing guarantors
- f) For some of our profiling and other automated decision making to decide whether to offer you a product and/or service

Where it is in our legitimate interests to do so, such as:

- a) Managing your products and services relating to that, updating your records, tracing your whereabouts to contact you about your account and doing this for recovering debt (where appropriate)
- b) To perform and/or test the performance of, our products, services and internal processes
- c) To follow guidance and recommended best practice of government and regulatory bodies
- d) For management and audit of our business operations including accounting
- e) To carry out searches at Credit Reference Agencies pre-application, at the application stage, and periodically after that. Where you have been introduced to us by a broker or other intermediary they may do these searches on our behalf
- f) To carry out monitoring and to keep records of our communications with you and our staff (see below)
- g) To administer our good governance requirements and those of other members of our Group, such as internal reporting and compliance obligations or administration required for AGM processes
- h) For market research and analysis and developing statistics
- i) For direct marketing communications and related profiling to help us to offer you relevant products and services, including deciding whether or not to offer you certain products and service. We will send marketing to you by SMS, email, phone, post and social media and digital channels (for example, using Facebook Custom Audiences and Google Custom Match
- j) Subject to the appropriate controls, to provide insight and analysis of our customers to business partners either as part of providing products or services, helping us improve products or services, or to assess or to improve the operating of our businesses
- k) For some of our profiling and other automated decision making
- l) Where we need to share your personal information with people or organisations in order to run our business or comply with any legal and/or regulatory obligations

To comply with our legal obligations

With your consent or explicit consent:

- a) For some direct marketing communications

b) For some of our profiling and other automated decision making

c) For some of our processing of special categories of personal data such as about your health, if you are a vulnerable customer or some criminal records information

For a public interest, such as:

a) Processing of your special categories of personal data such as about your health, criminal records information (including alleged offences), or if you are a vulnerable customer

6. When do we share your personal information with other organisations?

We may share information with the following third parties for the purposes listed above:

Business partners (for example, financial services institutions, insurers), account beneficiaries, or others who are a part of providing your products and services or operating our business

Governmental and regulatory bodies such as HMRC, the Financial Conduct Authority, the Prudential Regulation Authority, the Ombudsman, the Information Commissioner's Office and under the Financial Services Compensation Scheme

Other organisations and businesses who provide services to us such as debt recovery agencies, back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions

Credit Reference and Fraud Prevention Agencies (see below)

Market research organisations who help us to develop and improve our products and services

7. How and when can you withdraw your consent?

Where we're relying upon your consent to process personal data, you can withdraw this at any time by contacting us using the details below.

8. Is your personal information transferred outside the UK or the EEA?

We're based in the UK but sometimes your personal information may be transferred outside the European Economic Area. If we do so we'll make sure that suitable safeguards are in place, for example by using approved contractual agreements, unless certain exceptions apply.

9. What should you do if your personal information changes?

You should tell us so that we can update our records using the details in the Contact Us section of our website. We'll then update your records if we can.

10. Do you have to provide your personal information to us?

We're unable to provide you with our products or services if you do not provide certain information to us. In cases where providing some personal information is optional, we'll make this clear.

11. For how long is your personal information retained by us?

Unless we explain otherwise to you, we'll hold your personal information based on the following criteria:

For as long as we have reasonable business needs, such as managing our relationship with you and managing our operations

For as long as we provide goods and/or services to you and then for as long as someone could bring a claim against us; and/or

Retention periods in line with legal and regulatory requirements or guidance.

## 12. What are your rights under data protection laws?

Here is a list of the rights that all individuals have under data protection laws. They don't apply in all circumstances. If you wish to use any of them, we'll explain at that time if they are engaged or not. The right of data portability is only relevant from May 2018.

The right to be informed about the processing of your personal information

The right to have your personal information corrected if it is inaccurate and to have incomplete personal information completed

The right to object to processing of your personal information

The right to restrict processing of your personal information

The right to have your personal information erased (the "right to be forgotten")

The right to request access to your personal information and to obtain information about how we process it

The right to move, copy or transfer your personal information ("data portability")

Rights in relation to automated decision making which has a legal effect or otherwise significantly affects you

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk/>. You can contact us using the details below.

## 13. Your right to object

You have the right to object to certain purposes for processing, in particular to data processed for direct marketing purposes and to data processed for certain reasons based on our legitimate interests. You can contact us by going to the Contact Us section of our website to exercise these rights.

## 14. What are your marketing preferences and what do they mean?

We may use your home address, phone numbers, email address and social media or digital channels (for example, Facebook, Google and message facilities in other platforms) to contact you according to your marketing preferences. You can stop our marketing at any time by contacting us using the details below or by following the instructions in the communication.

### Contact Us

If you have any questions about this privacy notice, or if you wish to exercise your rights or contact the DPO, you can contact us by going to the Contact Us section of our website marking it for the attention of the DPO.