

Privacy Notice – Website Users

This is our Privacy Notice for users of our website and social media pages. It is a legal requirement of the General Data Protection Regulation (GDPR) which takes effect from 25 May 2018. It sets out how we collect, use, store and safeguard personal data together with details about our obligations under the GDPR.

We have tried to write this guide in plain English but if you have any questions then please get in touch by telephone, email or post.

We also have a general Privacy Notice for members and prospective members and specific Privacy Notices for Financial Advisers and Introducers who we work with. You can get copies of these by contacting us.

Our data promise:

- To be open and transparent about the way we use information about you.
- To treat data ethically and look after it securely.
- Never to sell or pass on your data for other organisations to market their products to you.

Healthy Investment

Healthy Investment is the trading name of The Rechabite Friendly Society Limited. We are a mutual friendly society and, as a financial services provider we are authorised by the Prudential Regulation Authority (PRA) and authorised and regulated by the Financial Conduct Authority (FCA).

You can contact our Data Protection Officer:

By post: 2 The Old Court House, Tenterden Street, Bury BL9 0AL

By email: data@healthyinvestment.co.uk

By telephone: 0161 762 5790

Online: www.healthyinvestment.co.uk

Healthy Investment is, for purposes of GDPR, a Data Controller.

Types of Data collected

Among the types of Personal Data that this Website collects, by itself or through third parties, there are: address, first name, last name, date of birth, phone number, country, email address, Postal code, various types of Data, city, Tax ID, Cookies and Usage Data.

Complete details on each type of Personal Data collected are provided in the dedicated sections of this Privacy Notice or, by specific explanation, texts displayed prior to the Data collection.

The Personal Data may be freely provided by the User, or, in case of Usage Data, collected automatically when using this Website.

All Data requested by this Website is mandatory, and failure to provide this Data may make it impossible for this Website to provide its services. In cases where this Website specifically states that some Data is not mandatory, Users are free not to communicate this Data without any consequences on the availability or the functioning of the service.

Users who are uncertain about which Personal Data is mandatory are welcome to contact the Owner.

Any use of Cookies – or of other tracking tools – by this Website or by the owners of third-party services used by this Website serves the purpose of providing the service required by the User, in addition to any other purposes described in the present document and in the Cookie Policy, if available.

Users are responsible for any third-party Personal Data obtained, published or shared through this Website and confirm that they have the third party's consent to provide the Data to the Owner.

Mode and place of processing the Data

Methods of processing

The Data Controller processes the Data of Users in a proper manner and shall take appropriate security measures to prevent unauthorised access, disclosure, modification, or unauthorised destruction of the Data.

The Data processing is carried out using computers and/or IT-enabled tools, following organisational procedures and modes strictly related to the purposes indicated. In addition to the Data Controller, in some cases, the Data may be accessible to certain types of persons in charge, involved with the operation of the site (administration, sales, marketing, legal, system administration) or external parties (such as third-party technical service providers, mail carriers, hosting providers, IT companies, communications agencies) appointed, if necessary, as Data Processors by the Owner. The updated list of these parties may be requested from the Data Controller at any time.

Place

The Data is processed at the Data Controller's operating offices and in any other places where the parties involved in the processing are located. For further information, please contact the Data Controller.

Retention time

The Data is kept for the time necessary to provide the service requested by the User, or stated by the purposes outlined in this document, and the User can always request that the Data Controller suspend or remove the data.

The use of the collected Data

The Data concerning the User is collected to allow the Owner to provide its services, as well as for the following purposes: Contacting the User, Interaction with external social networks and platforms, Analytics, Managing contacts and sending messages, Handling payments and SPAM protection.

The Personal Data used for each purpose is outlined in the specific sections of this document.

Detailed information on the processing of Personal Data

Personal Data is collected for the following purposes and using the following services:

Analytics - The services contained in this section enable the Owner to monitor and analyse web traffic and can be used to keep track of User behaviour.

Google Analytics (Google Inc.)

Google Analytics is a web analysis service provided by Google Inc. ("Google"). Google utilises the Data collected to track and examine the use of this Website, to prepare reports on its activities and share them with other Google services.

Google may use the Data collected to contextualise and personalise the ads of its own advertising network.

Personal Data collected: Cookies and Usage Data.

Place of processing: US

Contacting the User - Contact form (this Website)

By filling in the contact form with their Data, the User authorises this Website to use these details to reply to requests for information, quotes or any other kind of request as indicated by the form's header.

Personal Data collected: address, city, country, date of birth, email address, first name, last name, phone number, Tax ID, various types of Data and Postal code.

Mailing list or newsletter (this Website)

By registering on the mailing list or for the newsletter, the User's email address will be added to the contact list of those who may receive email messages containing information of commercial or promotional nature concerning this Website. Your email address might also be added to this list as a result of signing up to this Website or after making a purchase.

Personal Data collected: email address, first name and last name.

Handling payments - payment processing services enable this Website to process payments by credit card, bank transfer or other means. To ensure greater security, this Website shares only the information necessary to execute the transaction with the financial intermediaries handling the transaction.

Some of these services may also enable the sending of timed messages to the User, such as emails containing invoices or notifications concerning the payment.

WorldPay (WorldPay Limited)

WorldPay is a payment service provided by WorldPay Limited.

Personal Data collected: various types of Data as specified in the privacy policy of the service.

Place of processing: UK

Interaction with external social networks and platforms - This type of service allows interaction with social networks or other external platforms directly from the pages of this Website.

The interaction and information obtained through this Website are always subject to the User's privacy settings for each social network.

This type of service might still collect traffic data for the pages where the service is installed, even when Users do not use it.

Facebook Like button and social widgets (Facebook, Inc.)

The Facebook Like button and social widgets are services allowing interaction with the Facebook social network provided by Facebook, Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: US

LinkedIn button and social widgets (LinkedIn Corporation)

The LinkedIn button and social widgets are services allowing interaction with the LinkedIn social network provided by LinkedIn Corporation.

Personal Data collected: Cookies and Usage Data.

Place of processing: US

Twitter Tweet button and social widgets (Twitter, Inc.)

The Twitter Tweet button and social widgets are services allowing interaction with the Twitter social network provided by Twitter, Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: US

Managing contacts and sending messages - this type of service makes it possible to manage a database of email contacts, phone contacts or any other contact information to communicate with the User.

These services may also collect data concerning the date and time when the message was viewed by the User, as well as when the User interacted with it, such as by clicking on links included in the message.

Campaign Monitor (Freshview Pty Ltd.)

Campaign Monitor is an email address management and message sending service provided by Freshview Pty Ltd.

Personal Data collected: email address.

Place of processing: US

SPAM protection - this type of service analyses the traffic of this Website, potentially containing Users' Personal Data, with the purpose of filtering it from parts of traffic, messages and content that are recognised as SPAM.

Google reCAPTCHA (Google Inc.)

Google reCAPTCHA is a SPAM protection service provided by Google Inc.

The use of reCAPTCHA is subject to the Google privacy policy and terms of use.

Personal Data collected: Cookies and Usage Data.

Place of processing: US

Cookie Policy

This Website uses Cookies. To learn more and for a detailed cookie notice, the User may consult the Cookie Policy.

Additional information about Data collection and processing

Legal action

The User's Personal Data may be used for legal purposes by the Data Controller, in Court or in the stages leading to possible legal action arising from improper use of this Website or the related services.

The User declares to be aware that the Data Controller may be required to reveal personal data upon request of public authorities.

Additional information about User's Personal Data

In addition to the information contained in this Privacy Notice, this Website may provide the User with additional and contextual information concerning particular services or the collection and processing of Personal Data upon request.

System logs and maintenance

For operation and maintenance purposes, this Website and any third-party services may collect files that record interaction with this Website (System logs) use other Personal Data (such as the IP Address) for this purpose.

Information not contained in this policy

More details concerning the collection or processing of Personal Data may be requested from the Data Controller at any time. Please see the contact information at the beginning of this document.

The rights of Users

Users have the right, at any time, to know whether their Personal Data has been stored and can consult the Data Controller to learn about their contents and origin, to verify their accuracy or to ask for them to be supplemented, cancelled, updated or corrected, or

for their transformation into anonymous format or to block any data held in violation of the law, as well as to oppose their treatment for any and all legitimate reasons. Requests should be sent to the Data Controller at the contact information set out above.

This Website does not support "Do Not Track" requests.

To determine whether any of the third-party services it uses honour the "Do Not Track" requests, please read their privacy policies.

Changes to this Privacy Notice

The Data Controller reserves the right to make changes to this Privacy Notice at any time by giving notice to its Users on this page. It is strongly recommended to check this page often, referring to the date of the last modification listed at the bottom. If a User objects to any of the changes to the Notice, the User must cease using this Website and can request that the Data Controller remove the Personal Data. Unless stated otherwise, the then-current Privacy Notice applies to all Personal Data the Data Controller has about Users.

Information about this Privacy Notice

The Data Controller is responsible for this Privacy Notice, prepared starting from the modules provided by iubenda and hosted on iubenda's servers.

Definitions and legal references

Personal Data (or Data)

Any information regarding a natural person, a legal person, an institution or an association, which is, or can be, identified, even indirectly, by reference to any other information, including a personal identification number.

Usage Data

Information collected automatically through this Website (or third-party services employed in this Website), which can include: the IP addresses or domain names of the computers utilised by the Users who use this Website, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilised to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the country of origin, the features of the browser and the operating system utilised by the User, the various time details per visit (e.g. the time spent on each page within the Application) and the details about the path followed within the Application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

User

The individual using this Website, which must coincide with or be authorised by the Data Subject, to whom the Personal Data refers.

Data Subject

The legal or natural person to whom the Personal Data refers.

Data Processor (or Data Supervisor)

The natural person, legal person, public administration or any other body, association or organisation authorised by the Data Controller to process the Personal Data in compliance with this Privacy Notice.

Data Controller (or Owner)

The natural person, legal person, public administration or any other body, association or organisation with the right, also jointly with another Data Controller, to make decisions regarding the purposes, and the methods of processing of Personal Data and the means used, including the security measures concerning the operation and use of this Website. The Data Controller, unless otherwise specified, is the Owner of this Website.

This Website

The means by which the Personal Data of the User is collected.

Cookies

Small sets of data stored in the User's device.

Legal information

Notice to European Users: this privacy statement has been prepared in fulfillment of the obligations under Art. 10 of EC Directive n. 95/46/EC, and under the provisions of Directive 2002/58/EC, as revised by Directive 2009/136/EC, on the subject of Cookies.

This privacy policy relates solely to this Website.