Privacy Policy

MyUKpost Ltd Privacy Policy

Incorporating GDPR May 2018

*Please read this Privacy Policy carefully. You must not use this website or our Services if you do not accept this Privacy Policy or our Terms & Conditions.*

**SUMMARY**

Below is a summary of some key terms of this Privacy Policy. This summary is for your reference only and does not form part of the Privacy Policy.

* We are committed to protecting your personal information when you use our Sites and we want you to be confident that your personal information is safe and secure with us.  This Privacy Policy explains the following:
	+ how we collect your personal information;
	+ what personal information we collect;
	+ how we use your personal information;
	+ who we share your personal information with; and
	+ the rights and choices you have when it comes to your personal information.
* Use of our Sites is subject to the terms of this Privacy Policy and our **Terms & Conditions**.  If you don't agree to these terms, please stop using the Sites immediately.
* We may collect personal information about you when you use our Services.  We may also collect information about the way in which you use our Sites.
* The ways in which we may use your personal information are described in Section 4 below.  They include:

	+ enabling you to access and use the Services;
	+ personalising and improving aspects of our Services;
	+ research (such as analysing market trends and customer demographics); and
	+ communicating with you about your quotes and our Services.
* For certain purposes set out in section 5 below, we may share your personal information with members of our Group, our partners, service providers and regulatory or governmental bodies.
* To make enquiries or exercise any of your rights as set out in this Privacy Policy, please contact our Complaints Team at **info@myukpost.com**.



1. Who are we?

MyUKpost Ltd includes the brands myUKpost.com, myUKID.com and DavenportHouse.net (all operating in the UK). We all take your privacy very seriously.

For the purposes of this Privacy Policy, references to MyUKpost Ltd ("we", "us" or "our") includes myUKpost.com which has their own privacy policies (see below for further information).

myUKpost Limited (company number 7834017) is the data controller in relation to the processing of the personal information that you provide to us when you use our Services. Its registered address is MyUKpost Ltd, 261 Bolton Rd, Bury Lancs, BL8 2NZ If you have any queries relating to our use of your personal information, or any other related data protection questions, please contact our Customer Services Team at info@myukpost.com  Our Data Protection Officer is MyUKpost Ltd.’s Chief Risk Officer. To contact our Data Protection Officer please email info@myukpost.com  or write to us at MyUKpost Ltd

This Privacy Policy explains how we will use personal information about you and the steps we take to ensure your personal information is kept secure and confidential. It should be read together with our **Terms & Conditions**.



2. How do we collect personal information?

We may obtain personal information from you through the websites, mobile applications or other similar devices, channels or applications operated by or on behalf of any of the following brands (referred to collectively in this Privacy Policy as the "Sites"):

* myUKpost.com;
* myUKID.com; and
* DavenportHouse.net

myUKpost.com may also share your personal information with the rest of the MyUKpost Ltd but only if you have given your informed consent for it to do so while using myUKpost.com. This information will be used to speed up form filling, or to personalise, or improve your experience when using the Sites and myUKpost.com. Other than this, myUKpost.com does not share your personal information with the other members of the MyUKpost Ltd.



3. What personal information do we collect?

We collect personal information about you when you give this to us in the course of registering for and/or using our Services via any of the Sites for example we may collect your name, address, email address or telephone number. This might be, for example, to obtain comparative quotes for car insurance, home services or money products, or when searching for travel deals. In the course of providing the Services to you, we may also store information about how you use our Sites, for example, the pages viewed, the website from which you came to visit our Sites, changes you make to information you supply to us, details of the quotes you request and your transactions, together with details of your financial information, for example, bank account or payment details.  We make sure that we have appropriate security measures to protect your information (see section 8 How secure is our site and what steps do we take to keep you safe? below).  We will periodically review your personal information to ensure that we do not keep it for longer than is permitted by law see section 11 below which details how long we keep your personal information for.

Note that it is your responsibility to check and ensure that all information, content, material or data you provide on the Sites is correct, complete, accurate and not misleading and that you disclose all relevant facts.

In order to provide you with a quote we may need to collect personal information which data protection legislation defines as **sensitive personal information**, such as medical history or criminal convictions. We will request your consent to process this information at the time you give it and by proceeding with obtaining a quote you give your explicit consent to such sensitive personal information being processed by us and our providers for the purposes stated in this Privacy Policy.

We do not knowingly collect or store any personal information about children under the age of 16.  If you are aged under 16 please get your parent or guardian’s permission before you provide any personal information to us.

If you are providing us with another person's information you should first, ask them to read this Privacy Policy and our **Terms & Conditions**. By giving us information about another person you are confirming that they have given you consent to provide the information to us and that they understand how their details will be used.

In order to ensure the Services, we provide you continue to meet your needs we may ask you for feedback on your experience of using the Sites. Any feedback you provide will only be used as part of our programme of continuous improvement and will not be published on the Sites.



4. How do we use your personal information?

We may use your personal information:

1.     to **enable you to access and use**the Services;

2.     to **personalise and improve**aspects of our Services;

3.     for **research**, such as analysing market trends and customer demographics;

4.     to **communicate** with you, including some or all of the following:

4.1  **sending you information about products and services which we think may be of interest to you**- If you agree,  we will  contact you (depending on your contact preferences) via email, post, telephone, SMS, or by other electronic means such as via social and digital media this may include new product launches, newsletters and opportunities to participate in market research

4.2  **sending you annual renewal quotes**based on information you previously provided to us (if you have requested quotes) - when our systems indicate that your renewal is due (based on the dates you entered for your most recent quote) we may resubmit your quote details to give you an idea of what your quotes could be for your next renewal. In order to provide this service to you, we may also send that information to our business partners so that they can calculate their quotes. When they do this, our business partners may carry out soft credit checks on you (see section 5 **Who do we share your personal information with?** below for further information on the type of checks that may be undertaken);

4.3  **sending you a confirmation email of your quote**- when you obtain a quote with us, you will automatically be sent confirmation of your quote by email or SMS so that you have a record of it and can easily retrieve your quote in the future. This is a standard part of our Services and by using the Services you agree to receive these communications;

5.     to **process a transaction**between you and a third party;

6.     to **search the websites of our partners**in order to obtain the best quotes available to you;

7.     to **track sales**, which may involve us sharing data with your product provider relating to the product(s) you have purchased. Your product provider may also send us information they hold relating to the product(s) you have purchased for this purpose;

8.     to **match our data with data from other sources**- we may validate and analyse your information and, in some cases, match it against information that has been collected by a third party to ensure that the information we hold about you is as accurate, consistent and well-organised as possible. As well as ensuring that any marketing material that we send you is appropriate to your needs, this process also ensures that our Services continue to be as personalised and focused as possible;

9.  to enable you to **share our content**with others, e.g. by using any 'Email a friend' or 'Share this' functionality on our Sites.

We will store the personal information you provide and may use it to pre-populate fields on the Sites and to make it easier for you to use the Sites when making return visits. If you do not want us to store and use your personal information in this way, you may amend your preferences at any time via Your Account (for myUKpost.com) via the link received in emails (for myUKpost.com) or by emailing us at info@myukpost.com  (see also section 9 **How can you amend your preferences?**below).  If you wish to delete any of your quotes when using myUKpost.com then you can do this by going into 'Your Account' and selecting the 'x' button against each of the quotes you wish to remove from your account.

We may monitor or record your calls, emails, SMS or other communications but we will do so in accordance with data protection legislation and other applicable law. Monitoring or recording will always be for business purposes, such as for quality control and training (e.g. where you call our customer services help line), to prevent unauthorised use of our telecommunication systems and Sites, to ensure effective systems operation, to meet any legal obligation and/or to prevent or detect crime.



5. Why do we process your personal information?

We will only collect and use your personal information (as described in section 4) in accordance with data protection laws.  Our grounds for processing your personal information are as follows:

**1.     Consent –**Where necessary we will only collect and process your personal information if you have given your consent for us to do so, for example, we will only send you certain marketing emails and process any sensitive information about you if we have your consent.

**2.     Legitimate Interests –** We may use and process some of your personal information where we have sensible and legitimate business grounds for doing so.  Under European privacy laws there is a concept of “legitimate interests” as a justification for processing your personal information.  Our legitimate interests for processing your personal information are:

2.1  to enable you to access and use the Services by: searching the websites of our partners to get you the best quotes; processing any transaction between you and a third party; and tracking sales.  Using your information in this way is an essential part of us being able to provide the Services to you;

2.2  to communicate with you about the Services.  We need to keep you informed about your use of the Services for example sending you a confirmation email of your quotes.  This won’t include marketing communications unless you have given us your consent to receive these; and

2.3   to improve our Services. We may use your personal information to: personalise aspects of our service; for market research; and to use our smart search services.  We constantly aim to improve our Services to you and using your personal information in this way helps us to do this.

From May 2018, you will have a right to object to our use of your personal information for these legitimate interests including where we may use your personal information to create a profile to inform customer demographics.  If you raise an objection we will stop processing your personal information unless very exceptional circumstances apply, in which case we will let you know why we are continuing to process your personal information.  Please contact our Customer Services Team at **myUKpost.com** if you wish to exercise this right.



6. Who do we share your personal information with?

When you use any of our Services, we may disclose your personal information to the following parties:

1.     **other members of the MyUKpost Ltd**(excluding myUKpost.com) in accordance with section 4;

2.     **myUKpost.com**: (i) to communicate with you, including (if you consent) sending you information about products and services which may be of interest to you; (ii) to speed up form filling, or to personalise, or improve your experience on its website, mobile applications or other similar devices, channels or applications; or (iii) in accordance with its **privacy policy**.

3.     **our partners**including companies whose products or services are included on our Sites, with a view to them: (i) providing you with an online quote or eligibility score for the product/service requested by you. When these companies use your personal information in this way, they will be acting as data controllers of your information and therefore we advise you to read your chosen provider's Privacy Policy; and/or (ii) using our customer insight products to understand customer behaviours and develop their product offerings.  Some partners with whom we share your information may use it to carry out research such as analysis of market trends and customer demographics and to customise and develop the product/service which they offer to you or other individuals in the future;

4.     **our channel operators**: whilst the majority of the channels on our Sites are run by us, some of our channels are designed and maintained for us by our service providers. We may receive your personal information from these service providers and use it in accordance with section 4 above.  We will only use the personal information we receive from third parties where the relevant third party can show that it was collected and processed in accordance with the law;

Where permitted by data protection and privacy law, we may also disclose information about you (including electronic identifiers such as IP addresses) and/or access your account:

5.     if required or permitted to do so by law;

6.     if required to do so by any court, the Financial Conduct Authority, the Competition and Markets Authority or any other applicable regulatory, compliance, Governmental or law enforcement agency;

7.  if necessary in connection with legal proceedings or potential legal proceedings; and/or

8.  in connection with the sale or potential sale of all or part of our business.

If we reasonably believe false or inaccurate information has been provided and fraud is suspected, details may be passed to fraud prevention agencies to prevent fraud and money laundering.

**Who might our providers share your personal information with?**

Some of our providers will use your personal information to **assess your circumstances** (including information about any third party who is named on the policy) and verify the information that you have provided before providing a quote to you.

Some providers may carry out checks with **fraud prevention** and credit reference agencies, both when you first run your quote and at renewal (insurers generally run these checks to ensure that they and credit providers have the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and to provide you with their best premium and payment options).  If providers do these checks, they will be quotation searches only, but will be visible to other organisations. Both public data (e.g. the electoral roll) and private data (e.g. your personal credit history) may be checked in this way.

If you decide to enter into a contract with a provider through any of the Sites, the information you have provided to us, together with any further information requested by, and supplied by you or us to the provider, will be held by the provider for the purposes set out in that provider's privacy policy. Therefore, **you are strongly advised to read your chosen provider's privacy policy** and satisfy yourself as to the purposes for which the provider will use your personal information before entering into the contract. We have no responsibility for the uses to which a provider puts your personal information.



7. What cookies do we use?

A cookie is a very small text file placed on your computer or device. Cookies help us to:

1.     understand browsing habits on the Sites;

2.     understand the number of visitors to the Sites and the pages visited; and

3.     remember you when you return to the Sites, so we can provide you with access to previously saved quotes.

For more information on the cookies we use, please see our **Cookie Policy**.



8. What advertisements do we show on our Sites?

The advertisements that you see displayed on our Sites are delivered on our behalf by certain third-party advertising companies. No information which identifies you, for example your name, address, email address or telephone number, is used to provide this advertising. In order to display advertising most likely to be relevant to you, these third-party advertisers may place or recognize a unique cookie on your browser. This cookie does not collect personal information about you nor is it linked to any identifiable information about you. It is possible to block cookies by adjusting your browser settings, as mentioned above. By using the Services, you are consenting to the use of these third-party cookies for these purposes.

If you would like more information about online advertisements and your choices about how this information may be used by these companies, please click here [**http://www.youronlinechoices.com/uk/your-ad-choices**](http://www.youronlinechoices.com/uk/your-ad-choices).

The Sites have also implemented and use Display Advertising using Google Analytics which permits advertisements and remarketing to be served on third party websites across the internet relating to a search made on any of the Sites. The Sites and third parties, including Google, use first party cookies and third-party cookies to inform, optimise and serve such advertisements. You can opt out of, or customise, these advertisements using the [**Google Ads Preferences Manager**](http://www.google.co.uk/ads/preferences/).



9. How secure is our site and what steps do we take to keep you safe?

Your personal data’s security is very important to us. This is why, where it’s appropriate, our Sites use HTTPS to help keep information about you secure. However, no data transmission over the internet can be guaranteed to be totally secure. Certain information, for example, your credit card details, is encrypted to minimise the risk of interception during transit.

You may complete a registration process when you sign up to use parts of the Sites. This may include the creation of a username, password and/or other identification information. Any such details should be kept confidential by you and should not be disclosed to or shared with anyone. Where you do disclose any of these details, you are solely responsible for all activities undertaken on the Sites where they are used. To protect your account, we ask you to choose a strong password to access your information on our Sites. A strong password should be lengthy and include a mixture of letters and numbers. Your password can only be reset with access to the email address registered in our system.

We do our best to keep the information you disclose to us secure. However, we can't guarantee or warrant the security of any information which you send to us, and you do so at your own risk. By using our Sites, you accept the inherent risks of providing information online and will not hold us responsible for any breach of security.

It might sometimes be necessary for us to transfer your personal information outside of the European Economic Area (EEA) to locations that may not provide the same level of protection as the UK.  However, we will only transfer your personal information out of the EEA if we have put in place appropriate safeguards and protections as stated under UK law for example by the use of a data-transfer agreement incorporating certain standard model protection clauses.



10. How can you amend your preferences?

Any electronic marketing communications we send you will include clear and concise instructions to follow should you wish to unsubscribe at any time. You may also amend your marketing preferences by accessing your personal details via Your Account, the My Profile portal (for MoneySuperMarket.com), via the link received in emails (for TravelSupermarket.com) or by emailing us at info@myukpost.com

Should you no longer wish to be contacted by us, you can advise us at any time by contacting our Customer Services team on 0333 444 2222 (within the UK) or +44 161 401 2340 (outside the UK) - lines are open Monday to Friday 9.00 to 5.30 or by sending an email to info@myukpost.com

If you no longer wish to be contacted by providers for marketing purposes, please follow the instructions in their marketing communications, or consult their privacy policies for further information about unsubscribing.



11. Your personal data rights and how to contact us

You have certain rights under existing data protection legislation including the right to request a copy of the personal information we hold about you, if you request it from us in writing.

From May 2018 you will have the following rights:

(i)     **Right to access**: the right to request copies of your personal information from us;

(ii)   **Right to correct**: the right to have your personal information rectified if it is inaccurate or incomplete;

(iii)  **Right to erase:** the right to request that we delete or remove your personal information from our systems;

(iv)  **Right to restrict our use of your information**: the right to ‘block’ us from using your personal information or limit the way in which we can use it;

(v)    **Right to data portability**: the right to request that we move, copy or transfer your personal information;

(vi)  **Right to object**: the right to object to our use of your personal information including where we use it for our legitimate interests or where we use your personal information to carry out profiling to inform our market research and customer demographics  (see section 5 above).

To make enquiries, exercise any of your rights set out in this Privacy Policy and/or make a complaint please contact our Complaints Team at info@myukpost.com

If you are not satisfied with the way any complaint you make in relation to your personal information is handled by us, then you may be able to refer your complaint to the relevant data protection regulator which in the UK is the Information Commissioner’s Office.

This Privacy Policy shall be governed and construed in all respects in accordance with the laws of England and Wales.



12. How long do we keep your personal information?

Unless a longer retention period is required or permitted by law, we will only hold your personal information on our systems for the period necessary to fulfil the purposes outlined in this Privacy Policy or until you request it is deleted. If, having registered for any of our Services, you do not use them for a reasonable time (which may vary depending on the Service(s) you’ve registered for) we may contact you to ensure you’re still happy to receive communications from us.  Even if we delete your personal information it may persist on backup or archival media for legal, tax or regulatory purposes.



Changes to this Privacy Policy

We reserve the right to amend or modify this Privacy Policy at any time and any changes will be published on the Sites.  The date of the most recent revision will appear on this page.  If we make significant changes to this policy, we may also notify you by other means such as sending an email.  Where required by law we will obtain your consent to make these changes.  If you do not agree with any changes, please do not continue to use the Sites.

**Last updated May 2018**