key advice solutions

Privacy Policy

At Key we look after your details carefully. We adhere strictly to data protection laws.

This privacy policy was last updated on 15 November 2023.

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 within this website are intended for use by UK residents and businesses only and refer to UK products.

Who we are

Company details and regulation

Key Advice Solutions is a member of the Key Group.

Key Retirement Solutions is a limited company registered in England No 2457440 with its Head Office at Key Retirement Solutions, Baines House, 4 Midgery Court, Fulwood, Preston, PR2 9ZH. Our Information Commissioner's Office registration number is Z5581481.

Key is a trading name of Key Retirement Solutions which is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority do not regulate estate planning services.

In this privacy policy references to "we", "us" and "our" are to Key Advice Solutions. References to "our website" or "the website" are to www.keyadvice.co.uk.

Key Retirement Solutions Data Protection service is led by Tim Hyman and Andrew McGrath.

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. Our cookies will have file names such as keyadvice.co.uk[1].txt and keyadvice.co.uk[2].txt. You can view our full cookie policy here.
   Information on deleting or controlling cookies is available at the About Cookies website.

We supplement the information we collect from you with publicly available information from 3rd parties to assist with providing services to you – for example this may include additional contact information or geodemographic information.

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 administer competitions and prize draws.
5. To carry out market research.
6. For the collection of case studies about our customers.
7. 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 unless the data is passed to us by one of our Appointed Representatives trading as Mortgage Advice Bureau Later Life or MAB Later Life in which case please refer to section Processing Data from Mortgage Advice Bureau Later Life (MAB Later Life)

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 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 and regulatory 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 may opt-out at any time.
To provide you with a recommendation for an Equity Release plan	This is necessary for the performance of the contract to produce and provide your recommendation for an Equity Release plan. Health data will be processed only with your consent. Criminal Convictions data will be processed in our legitimate interest for the prevention of financial crime.
To provide you with personalised information about an Annuity	This is necessary for the performance of the contract to produce and provide your Annuity information. Health data will be processed only with your consent.
To provide you with advice on estate planning (Wills, Trusts and Lasting Powers of Attorney, and Funeral Plans)	This is necessary for the performance of the contract to produce and provide advice on a Will, Trust, Lasting Power of Attorney, or Funeral Plan. This is necessary to comply with our legal obligations.
We use cookies to monitor website usage to improve our online services for 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, corporate governance and audit.	This is in our legitimate interest to fulfil our legal and contractual duties efficiently. This is necessary to comply with the legal and regulatory requirements that apply to us.

Where we collect your information as a beneficiary, executor, trustee, attorney, related person for estate planning purposes (e.g. Wills, Trusts and Lasting Powers of Attorney) or Funeral Plan holder we will process this data by recording this information in the documentation we are producing for our customer or keeping a record of who has a Funeral Plan taken out in their name. This processing is carried out in line with our legitimate interest in providing the services of estate planning to our customers. 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).

Processing Information from Mortgage Advice Bureau

Where your personal information is passed to Key Retirement Solutions by one of our Appointed Representatives trading as Mortgage Advice Bureau Later Life (MAB Later Life), we act as data processor and use your information, including special category (health) data, to provide and administer a recommendation and any application for equity release. We process your information on behalf of the firm trading as Mortgage Advice Bureau Later Life (MAB Later Life) of whom you are a customer.

We will not use personal information provided to us in this manner 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 Key Retirement Solutions incorrectly, please contact data.protection@mab.co.uk.

Disclosing your information

Here's when we disclose information about you

- To search the files of external data bureaus in order to verify your identity and contact information. These searches will not affect your credit record.
- 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.

Equity release

- To the equity release provider that you make an application to.
- To the property valuer appointed by the equity release provider.
- To your appointed solicitor to deal with your equity release.

Estate planning

- When you instruct us to set-up a pre or post death Trust that is a reserved activity, we send your data to a regulated solicitor to prepare the documentation.
- If you instruct us to appoint a professional executor, attorney or trustee we may inform the specialist third party service provider we recommend that they have been appointed. In certain circumstances, they may want to see selected information you have provided to us, to ascertain it is appropriate they are appointed and your estate can fund their services.
- If we outsource the drafting of Wills, Trusts and Lasting Powers of Attorney from time to time, we would send your Instructions to them in order that they can prepare your documents.
- If you wish to purchase a Funeral Plan that we have recommended, we will send your application form to the third party product provider we partner with.
- If you have circumstances that require specialist estate planning or inheritance tax related financial advice, we would provide certain information to our recommended provider to ascertain their services are required.

Annuities/Pensions

- To AMS – the company that conducts research to provide personalised quotes from providers.
- To any provider that you make an application to and to the provider of your current pension scheme.
- For pension advice we will provide your data to LV= to provide this service to you.

Mortgage Desk

- To the mortgage provider that you make an application to.
- To the property valuer appointed by the mortgage provider.
- To your appointed solicitor to deal with your mortgage.

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.

We may also share your personal data with other members of the Key Group in order to run our business in an efficient manner including for corporate governance or audit purposes.

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 transacted business with us.

Transaction Type	Retention Period
Equity Release, Mortgage, Annuity	Indefinitely
Estate Planning	6 years following death of customer

These retention periods also apply to the personal data of third parties acting on behalf of a customer, eligible complainants and beneficiaries, executors, trustees, attorneys, related persons for estate planning purposes or funeral plan holders.

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. KR Group 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.

Legal

Copyright and Trademark

© 2023 Key Retirement Solutions Ltd. Copyright in the pages of this website, in the screens displaying the pages and in the information and material contained therein and their arrangement, is owned by Key Retirement Solutions Ltd unless otherwise indicated. Key is a registered trademark of Key Retirement Solutions Ltd. Reproduction of the pages of this website in whole or in part without the prior written consent of Key Retirement Solutions Ltd is strictly prohibited unless carried out for private, non-commercial viewing purposes.

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.

Telephone calls may be monitored or recorded to enable us to improve our service. SunLife Equity Release Service is a trading name of Key Advice Solutions Limited. Registered in England No. 14191710. Registered office, Baines House, 4 Midgery Court, Fulwood, Preston PR2 9ZH. T: 0800 294 2607.

SunLife Equity Release Service's advice is provided by Key Advice Solutions Ltd, an appointed representative of Key Retirement Solutions Ltd, who are authorised and regulated by the Financial Conduct Authority. SunLife Sunrise lifetime mortgages are provided by Standard Life Home Finance.

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