



ONLINE SERVICE – LEGAL AND PRIVACY POLICIES

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This website (“Site”) is made available by the Royal London Group. Your use of the Site is subject to the following terms and conditions (“the Terms”). You must read these Terms carefully before using the Site, as by using the Site you confirm that you have read and understood the Terms and that you agree to be bound by them.

References in these Terms to “we”, “us” or “our” are references to The Royal London Mutual Insurance Society Limited. References to “you” or “your” are references to the user of the website.

We may amend the Terms from time to time. We will post any changes to the Terms here and you accept that your continued use of this Site after any change indicates your acceptance of that change.

ABOUT THE SITE

The Site contains general information only on the products and services of Royal London, unless otherwise stated. Nothing in these pages shall be deemed to constitute financial or other professional advice in any way. You should consult a financial adviser or other professional adviser if you require any financial or other professional advice.

Whilst we will try to keep the material on the Site up to date, we will not be liable to you or to any other party for the consequences of any delays, errors or omissions in doing so.

We reserve the right from time to time to alter any part of the Site including, without limitation, products offered or information made available on the Site. We do not guarantee that the Site or the information on the Site will be available continuously and without interruption or fault and we may suspend or withdraw the Site at any time and for any reason.

We will process your personal data in accordance with our Privacy Policy.

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You may download the Site to a local hard disk for your personal use only. You may not reproduce all or part of the content of the Site without our prior written consent unless it is for personal use. No part of the content of the Site may be incorporated into or stored in any other website, electronic retrieval system or other work in any form.

You may not publish, copy, distribute, modify, transmit, or reproduce in any form (whether in hard copy, electronic or other) or otherwise use the information and materials on the Site for any purposes other than those set out in the Terms.

YOU WILL NOT:

- use the Site for any illegal purpose or in any manner inconsistent with the Terms, or applicable law
- interfere with the proper operation of the Site or take any action which is likely to cause the service provided by the Site to be interrupted or degraded; or
- attempt to gain unauthorised access to our computer system or that of any other user.

INTELLECTUAL PROPERTY

All intellectual property rights in the materials in or on the Site including, without limitation, the Site layout, designs, text, images, graphics and any underlying databases remain the property of The Royal London Mutual Insurance Society Limited or its licensors, and no rights will pass to you. You agree not to alter or remove any copyright notice, trade mark or any other proprietary rights notice or mark from any of the material or information contained within the Site.

YOUR LIABILITY

You will indemnify us and keep each member of the Royal London Group indemnified against any and all claims, damages, losses, liabilities and costs arising from and in connection with your use and/or abuse of the Site or your breach of these Terms.

DISCLAIMER / OUR LIABILITY

Whilst we will deliver our service with reasonable skill and care and the information contained within the Site has been compiled in good faith, all warranties, representations and undertakings, whether express or implied, statutory or otherwise, including but not limited to warranties of satisfactory quality, accuracy, fitness for a particular purpose and of non-infringement of the rights of a third party, are hereby excluded to the fullest extent permitted by law.

To the extent permitted by applicable law, we make no warranties, representations or undertakings that the Site or any material on the Site, will be free from viruses or other defects. We recommend that you take your own precautions to ensure that whatever you select for use from this Site is free from computer viruses or other defects.

We will not be liable or responsible to you for costs, losses, claims or damages of any kind, whether direct, indirect, consequential, special or otherwise, arising out of your access to, or use of, the Site nor your downloading and use of, or reliance upon, information provided on or through the Site.

Nothing in the Terms shall exclude, limit or restrict our duties and liabilities to you under the Financial Services and Markets Act 2000 and any subsequent amending or replacement legislation which regulates the carrying out of investment or financial business in the United Kingdom, or any conduct of business rules which we are bound to comply with.

Nothing in the Terms shall attempt to exclude liability for fraudulent misrepresentation.

LINKS TO OTHER WEBSITES

We have no control over the third party internet sites that you can access by hypertext link through the Site. These sites are not covered by our Terms and we are not responsible for the content of such sites nor the way in which information about their users is treated. By providing a link, we are not endorsing or indicating our approval of the content of that website nor are we authorising you to access and use any information held on that website.

We make no warranties, representations or undertakings about and take no liability whatsoever (including, but not limited to, liability arising out of any allegation that the content of any other website is misleading, inaccurate, defamatory or otherwise infringes any law or the rights of any person or entity) for any other website referred to on, or accessed through, this Site.

LINKS TO ROYAL LONDON WEBSITES

Anyone linking to this or any other Royal London website must obtain written permission from Royal London before doing so.

PRODUCTS AND SERVICES PROVIDED BY THIRD PARTY SUPPLIERS

From time to time we may offer you access to products and services provided by third party suppliers at special rates. Whilst every care is taken in selecting both the products and services and the suppliers, we make no warranties, representations or undertakings in respect of them, and we will not be liable or responsible to you for any costs, losses, claims or damages of any kind, whether direct, indirect, consequential, special or otherwise, arising from your taking advantage of any such product or service, and your sole remedy shall be against the third party supplier(s) in question.

JURISDICTION

The Terms are governed in accordance with English law and the English courts will have exclusive jurisdiction over any dispute arising out of these Terms or your use of the Site.

The services and products contained within the pages of the Site are issued and available in the United Kingdom, including the Channel Islands and the Isle of Man ("UK") only and are intended for the information and use of residents of the UK. Therefore, we do not make any warranties or representations, express or implied, that the Site or the information contained within the Site outside the UK is compliant with applicable local laws or regulations or that the information can be legitimately used outside the UK.

GENERAL

If any provision of these Terms shall be unlawful, void, or for any reason unenforceable, then that provision will be severed from these Terms and will not affect the validity and enforceability of any remaining provisions.

All rights not expressly granted in these Terms are reserved to us.

If you have any questions concerning these Terms and Conditions please contact us using the contact details on the site.

PRIVACY POLICY

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.

This Privacy Policy sets out the data processing practices of The Royal London Group. This Privacy Policy may change and you should review it regularly. We will of course notify you of any changes where we are required to do so.

HOW DO WE USE YOUR INFORMATION?

We (The Royal London Mutual Insurance Society Limited) and your employer may both act as **data controllers**¹. This means we both have separate responsibilities for your personal information.

As a data controller, we're responsible for the personal information you provide to us (or that we obtain from other sources). We'll use your personal information, including any sensitive personal information, for providing and developing our products and services, legal and regulatory reasons, marketing and market research and verifying your identity and crime prevention.

If you leave the plan, we'll keep a copy of your personal information for a reasonable period, so that we can, for example, comply with our legal and regulatory obligations.

We may share your personal information with other companies in the Royal London Group, legal and regulatory bodies, auditors, legal and financial advisers, other financial institutions, professional advisers, identity authentication and fraud prevention agencies, authorised agents and third party service providers.

Your personal information may be processed in countries outside the European Economic Area, but only on terms that protect its security and comply with the requirements of The Data Protection Act 1998.

We may share information about your membership of the plan with your employer (for example, joining dates and leaving dates) where this information is needed to help them manage their responsibilities to you.

We may also provide services to help your employer manage its responsibilities to you, for example under pensions legislation. In this case, we'd be acting as a **data processor**² on behalf of your employer, with your employer having overall responsibility for how we use your information.

Where your employer's workplace pension plan is being used to automatically enrol employees, you will be assessed for your eligibility to join in terms of the relevant legislation. Even if at the time your initial assessment is made you are not eligible to join the plan or any other scheme run by your employer, we (on behalf of your employer) will keep a copy of your personal information. This is so that we can check whether your circumstances change, as you may then become eligible to be enrolled into the plan in the future. We'll hold this information in accordance with the terms of our agreement with your employer. If you're unsure whether your employer's workplace pension plan is being used for automatic enrolment, please speak to your employer.

We may contact you by mail, phone, email or other electronic messaging with further offers, promotions and information about our products and services that may be of interest to you. Please contact us if you do not wish to receive this information.

You can ask for a copy of all the information we hold about you. And if you think we've got something wrong, you can let us know and we'll put it right.

If you have any further questions about how we use your personal information, please contact us or write to the Data Protection Officer, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF.

¹ A **data controller** is a person or an organisation who determines the purposes and manner your personal information is, or is to be, processed.

² A **data processor** means any person (other than an employee of the data controller) who processes personal information on behalf of the data controller.

LINKS TO OTHER WEBSITES

We provide hypertext links to third party internet sites through the Site and we may display advertisements from third parties on the Site. These sites are not covered by our Privacy Policy and we are not responsible for the content or privacy policies of these sites and third party advertisers, nor for the way in which information about their users is treated. In particular, unless expressly stated, we are not agents for these sites or advertisers nor are we authorised to make representations on their behalf. We would advise you to look at the privacy statement applicable to that site.



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royallondon.com

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All of our printed products are produced on stock which is from FSC® certified forests.

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