

ME Expert Ltd Privacy policy (GDPR and DPA 2018) (UK)

Introduction

This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our practices regarding your personal data and how we will treat it.

This policy, together with our end-user license agreement (**EULA**) and any additional terms of use incorporated by reference into the EULA (together our **Terms of Use**), applies to your use of:

- Any of the services (**Services**) that are available through sites of ours and the Money Expert App (together **Our Sites**).
- Money Expert mobile application software (**App**) available on our site or as hosted on the Play store or Apple store (**App Site**), once you have downloaded or streamed a copy of the App onto your mobile telephone or handheld device (**Device**).

This policy is provided in a layered format so you can click through to the specific areas set out below. Alternatively, you can download a pdf version of the policy here:

- [IMPORTANT INFORMATION AND WHO WE ARE](#)
- [THE DATA WE COLLECT ABOUT YOU](#)
- [HOW IS YOUR PERSONAL DATA COLLECTED?](#)
- [HOW WE USE YOUR PERSONAL DATA](#)
- [DISCLOSURES OF YOUR PERSONAL DATA](#)
- [INTERNATIONAL TRANSFERS](#)
- [DATA SECURITY](#)
- [DATA RETENTION](#)
- [YOUR LEGAL RIGHTS](#)
- [GLOSSARY](#)
- [DESCRIPTION OF CATEGORIES OF PERSONAL DATA](#)

Important information and who we are

ME Expert Ltd is the controller and is responsible for your personal data (collectively referred to as "we", "us" or "our" in this policy).

Contact details

Our full details are:

- Full name of legal entity: ME Expert Ltd
- Email address: privacy@moneyexpert.com
- Postal address: Suite D2 The Quadrant, Mercury Court, Chester, Cheshire, CH1 4QR
- Telephone number: 0800 011 1395

You have the right to make a complaint at any time to the Information Commissioner's Office (**ICO**), the UK supervisory authority for data protection issues.

Changes to the privacy policy and our duty to inform you of changes

We keep our privacy policy under regular review.

This version was last updated on 29th July 2024. It may change and, if it does, these changes will be posted on this page and, where appropriate, notified to you when you next start the App or log onto one of Our Sites. The new policy may be displayed on-screen and you may be required to read and accept the changes to continue your use of the App or the Services.

Third party links

Our Sites may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. Please note that these websites and any services that may be accessible through them have their own privacy policies and that we do not accept any responsibility or liability for these policies or for any personal data that may be collected through these websites or services, such as Contact and Location Data. Please check these policies before you submit any personal data to these websites or use these services.

The data we collect about you

With your permission, we may collect, use, store and transfer different kinds of personal data about you as follows:

- Identity Data
- Contact Data
- Financial Data

- Transaction Data
- Device Data
- Content Data
- Profile Data
- Usage Data
- Marketing and Communications Data
- Location Data
- Health Data

We explain these categories of data here

We also collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific web page. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy policy.

Unless you enquire about a life insurance or private medical insurance policy, we do not collect any Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

How is your personal data collected?

We will collect and process the following data about you:

- **Information you give us.** This is information (including Identity, Contact, Financial, and Marketing and Communications Data) you consent to giving us about you by filling in forms on Our Sites or by corresponding with us (for example, by email or phone). It includes information you provide when you register to use the App, subscribe or take out any of our Services and when you report a problem with the App, or any of the Services Sites. If you contact us, we will keep a record of that correspondence.

- **Information we collect about you and your device.** Each time you visit one of Our Sites or use one of our Apps we will automatically collect personal data including Device, Content and Usage Data. We collect this data using cookies and other similar technologies. Please see our cookie policy for further details.
- **Location Data.** We may use GPS technology to determine your current location. Some of our location-enabled Services require your personal data for the feature to work. If you wish to use the particular feature, you will be asked to consent to your data being used for this purpose. You can withdraw your consent at any time by disabling Location Data in your settings.
- **Information we receive from other sources** including third parties and publicly available sources. We may receive personal data about you from third parties where you have linked from Our Sites and requested any of the Services including Contact and Transaction Data. These include providers of technical, comparison and delivery services such as Seopa Ltd, MotorEasy Limited, Stubben Edge Group Limited, LifeSearch Limited, Howden Life & Health and the DSG Group, all based inside the UK.

Companies with whom we have a data sharing agreement include providers of technical, comparison and delivery services such as Seopa Ltd, the Quint Group Ltd, DSG Financial Services Limited, MotorEasy Limited, Stubben Edge Group Limited and ARO Finance Limited, all based inside the UK.

Cookies

We use cookies to distinguish you from other users of Our Sites and to remember your preferences. This helps us to provide you with a good experience when you use the App or browse any of Our Sites and also allows us to improve the App and Our Sites. For detailed information on the cookies we use, the purposes for which we use them and how you can exercise your choices regarding our use of your cookies, see our cookie policy.

How we use your personal data

We will only use your personal data when the law allows us to do so. Most commonly we will use your personal data in the following circumstances:

- Where you have consented before the processing.
- Where we need to perform a contract we are about to enter or have entered with you.

- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Automated Decision-Making

If you have opted in to receiving information about products and services from us, we may employ automated decision-making to deliver our marketing campaigns, based on your interactions as a customer.

If you show an interest in a particular product on our website, either by visiting that product page on the website or by clicking a product-related link in an email, we may automatically re-target you via email to follow-up on that interest.

These automated processes ensure that you only receive marketing that is timely, relevant, and personalised.

Listed below are the types of lawful basis that we will rely on to process your personal data.

We will only send you direct marketing communications by email or text or contact you over the phone if we have your consent. You have the right to withdraw that consent at any time by changing your preferences via our Preference Centre.

Purposes for which we will use your personal data

Purpose/activity	Type of data	Lawful basis for processing
To install the App and register you as a new App user	Identity Contact Marketing and Communications	Your consent
To process transactions on Our Sites, and deliver the relevant Services	Identity Contact	Your consent Performance of a contract with you

	<p>Financial Transaction</p> <p>Marketing and Communications</p> <p>Health</p>	Necessary for our legitimate interests (for example, to recover debts due to us from 3 rd parties)
To manage our relationship with you including notifying you of changes to the App or any Services	<p>Identity</p> <p>Contact</p> <p>Profile</p> <p>Marketing and Communications</p>	<p>Your consent</p> <p>Performance of a contract with you</p> <p>Necessary for our legitimate interests (to keep records updated and to analyse how customers use our products/ Services)</p> <p>Necessary to comply with legal obligations (to inform you of any changes to our terms and conditions)</p>
To enable you to participate in a prize draw, competition or complete a survey	<p>Identity</p> <p>Contact</p> <p>Profile</p> <p>Transaction</p> <p>Marketing and Communications</p> <p>Content</p>	<p>Your consent</p> <p>Performance of a contract with you</p> <p>Necessary for our legitimate interests (to analyse how customers use our products/Services and to develop them and grow our business)</p> <p>Fulfilment of our reward program</p>
To administer and protect our business including troubleshooting, data analysis and system testing	<p>Identity</p> <p>Contact</p>	Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security)
To deliver content and advertisements to you	Identity	Consent

To make recommendations to you about goods or services which may interest you	Contact	Necessary for our legitimate interests (to develop our products/Services and grow our business)
	Profile	
To measure and analyse the effectiveness of the advertising we serve you	Usage	
	Marketing and Communications	
To monitor trends so we can improve Our Sites	Location	

Disclosures of your personal data

When you consent to providing us with your personal data, this will automatically extend to sharing your personal data with third parties, limited to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

We will also ask you for your consent to share your personal data with other Third Parties if necessary for the fulfilment of Services you request, including the provision of comparative quotes across our range of products.

Our partners may contact you directly to provide you with the service you have requested and given permission for. This includes;

- Gas and electricity quotations from Scottish Power Energy Retail Ltd, 320 St Vincent Street, Glasgow G2 5AD, registered company number: SC193794;
- Life insurance quotes from regulated broker partners Reassured Limited and ProtectLine Limited;
- Life insurance, private medical insurance and income protection quotes from regulated broker partners LifeSearch Limited;
- Car finance quotes from regulated broker partners DSG Limited;
- Mortgage quotes from regulated broker partners Fluent Mortgages Limited
- Loan quotes from regulated broker partners Aro Finance Limited.
- MoT quotes from our service provider partner MyCarNeedsA.com

International transfers

We do not transfer your personal data outside the UK.

Data security

All information you provide to us is stored on our secure servers. Where we have given you (or where you have chosen) a password that enables you to access certain parts of Our Sites, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Once we have received your information, we will use strict procedures and security features to try to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator when we are legally required to do so.

Data retention

Our data retention policy applies to any personal data that we collect from you. We will keep your personal data for 36 months after which, provided you have not interacted with us on Our Sites, for example by means of requesting a quote or product, your personal data will be permanently deleted from our systems. In the event that you do not use the App for a period of 36 months then we will treat the account as expired and your personal data may be deleted.

In some circumstances you can ask us to delete your data: see Your legal rights below for further information.

In some circumstances we will anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you.

In some cases, as applicable under our FCA licence and for tax purposes, we may be required to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers.

Your legal rights

Under certain circumstances you have the following rights under data protection laws in relation to your personal data.

Please click on the links below to find out more about these rights:

- Request access to your personal data.
- Request correction of your personal data.
- Request erasure of your personal data.
- Object to processing of your personal data.
- Request restriction of processing your personal data.
- Request transfer of your personal data.
- Right to withdraw consent.

You also have the right to ask us not to continue to process your personal data for marketing purposes.

You can exercise any of these rights at any time by contacting us in writing at Data Protection Officer, ME Expert Ltd, Suite D2, the Quadrant, Mercury Court, Chester, Cheshire, CH1 4QR OR via email to customerservice@moneyexpert.com or privacy@moneyexpert.com

Glossary

Lawful basis

Consent means processing your personal data where you have signified your agreement by a statement or clear opt-in to processing for a specific purpose. Consent will only be valid if it is a freely given, specific, informed and unambiguous indication of what you want. You can withdraw your consent at any time by contacting us.

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal obligation means processing your personal data where it is necessary for compliance with a legal obligation that we are subject to.

Third parties

External third parties

Service providers based in the UK who provide IT and system administration services.

Professional advisers acting as processors or joint controllers including lawyers, bankers, auditors and insurers based in the EU who provide consultancy, banking, legal, insurance and accounting services.

HM Revenue and Customs, regulators and other authorities acting as processors or joint controllers based in the UK, who require reporting of processing activities in certain circumstances.

Licensed credit brokers with whom we work in partnership, based in the UK, who match customer applications with lenders and brokers from their panel.

Other providers of comparison panels, based in the UK, who make comparison services available to us as a white label and with whom we work in partnership.

Credit reference agencies, who carry out eligibility checks in relation to the supply of services, limited to selected energy companies or specific features as requested by the applicant.

Your legal rights

You have the right to:

- **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where

we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes, including for automated decision-making and profiling. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:
 - if you want us to establish the data's accuracy;
 - where our use of the data is unlawful but you do not want us to erase it;
 - where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or
 - you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

Description of categories of personal data

- **Identity Data:** first name, last name, maiden name, username or similar identifier, marital status, title, date of birth, gender.
- **Contact Data:** billing address, email address and telephone numbers.
- **Financial Data:** direct debit details.

- **Transaction Data:** includes details supplied as part of a product application form or request for a quote you may have submitted via our App or on Our Sites.
- **Device Data:** includes the type of mobile device you use, a unique device identifier (for example, your Device's IMEI number, the MAC address of the Device's wireless network interface, or the mobile phone number used by the Device), your mobile operating system and mobile browser you use.
- **Content Data:** includes any information such as text, images, videos, comments, and other content you upload or share on Our Sites.
- **Profile Data:** includes your name, surname, email address, username and password, your purchase history, your marketing preferences and reward status.
- **Usage Data:** includes details of your use of any of our Apps or your visits to any of Our Sites including, but not limited to, traffic data and transaction data, whether this is required for our own billing purposes, to ensure we keep our communications to you relevant or otherwise.
- **Marketing and Communications Data:** includes your preferences in receiving marketing from us and our third parties and your communication preferences.
- **Location Data:** includes your current location disclosed by GPS technology.
- **Health Data:** includes details related to your health status, medical conditions, lifestyle information, and any other health-related data you choose to provide when applying for a product or service on Our Sites.