

Privacy Notice

Version 2026.1 | Effective 10 August 2026

We use your information to understand your circumstances, give and administer pension advice, meet our legal duties and keep an appropriate record. We do not sell your personal information.

1. Who is responsible for your information

The Pension Review Business Ltd is the data controller. Contact us at The College Business Centre, Uttoxeter New Road, Derby, DE22 3WZ, on 01 332 418 004 or at info@thepensionreviewbusiness.co.uk.

2. Information we use

- identity and contact details;
- financial circumstances, employment, income, expenditure, assets, liabilities, tax position and pensions;
- objectives, preferences, knowledge and experience, attitude to risk and capacity for loss;
- relevant health or vulnerability information and support needs;
- communications, instructions, authorities and documents; and
- identity-verification, fraud-prevention, sanctions and regulatory information.

3. Purposes and lawful bases

Purpose	Lawful basis
Advice and service	Taking steps at your request and performing our contract
Regulatory records	Legal obligations and legitimate interests in evidencing the service
Fraud and security	Legal obligations and legitimate interests in protection
Service improvement	Legitimate interests balanced against your rights
Marketing	Consent where required, or legitimate interests where permitted

Special-category information receives additional protection. Where explicit consent is required, we ask for it separately. Withdrawing consent does not affect earlier lawful processing.

4. If information is missing

If information needed to verify identity, understand your circumstances, meet regulation or assess suitability is missing or unreliable, we may be unable to advise, act or continue a service.

5. Who receives it

We share only what is reasonably necessary with pension and annuity providers, platforms and investment managers; identity, fraud and technology suppliers; compliance, legal and professional advisers; regulators, ombudsman or compensation bodies; and public authorities where law requires it. Service providers acting for us must protect it and use it only for the agreed purpose.

6. International transfers and retention

Where information is processed outside the UK, we use an applicable lawful transfer mechanism and suitable safeguards. We retain information only for as long as needed for the service, regulatory and legal duties, complaints or claims, fraud prevention and appropriate business records, then securely delete or anonymise it.

7. Your rights

- access and correction;
- deletion or restriction where the conditions apply;
- objection to legitimate-interest processing and direct marketing;
- data portability where applicable; and
- withdrawal of consent where processing relies on consent.

These rights are not absolute. We will explain if legal or regulatory duties prevent a request being met in full.

8. Automated processing

Systems may support administration, risk assessment or checks, but we do not make solely automated decisions producing legal or similarly significant effects unless we have identified a lawful basis, told you and provided the required safeguards.

9. Security, questions and complaints

We use organisational and technical controls intended to protect your information. To ask a question or exercise a right, contact us using the details in section 1. If you remain dissatisfied, you can complain to the Information Commissioner's Office at ico.org.uk. You may contact the ICO without contacting us first.

10. Changes

We review this notice and will actively tell you about a material change before a new use begins. The current controlled version is available from us and through the secure client site.

Please contact us if you need this notice in another format or need help understanding it.