

Privacy Notice

Last updated: 15 August 2024

This privacy notice sets out how we process your personal data including as part of the voluntary financial support scheme we are currently helping various Building Societies with.

Personal data is information about individuals or information from which individuals can be identified.

Philips Trust Corporation Limited is a private limited company incorporated under the laws of England and Wales with company number 11099933 (“**we**”, “**our**”, “**us**” and/or “**PTC**”). Our registered office is at C/O KROLL ADVISORY, The Chancery 58 Spring Gardens, Manchester, M2 1EW.

PTC is currently in administration. Geoff Bouchier and James Saunders of Kroll Advisory Ltd. have been appointed Administrators of PTC at 12.22pm on 22 April 2022 by order of the Court following an application by the Director.

How do we collect personal data?

We collect personal data directly from you if you are a customer of PTC including if you have provided it to us when you became a customer, if you completed any forms and returned them to us or have otherwise contacted us or responded a communication from us. We may also process your personal data if you were previously a customer of the Family Trust Corporation Limited (“FTC”) who subsequently engaged with PTC.

We may also receive your personal data from third parties such as members of your family who might be assisting you in communications with us and the third parties set out in the section titled ‘When do we disclose your personal data?’ below.

If you are assisting a PTC customer with their communications with PTC or you are a beneficiary of a customer, we may collect personal data about you from you and from the customer you are assisting or who has opted for you to be a beneficiary.

What personal data do we collect?

The personal data we may process about you includes the following:

- Basic contact details such as name, surname, phone number, address and email address
- Work related information such as your role and name of employer
- Identification information, for example, information contained in any passports, national IDs
- Language and place of birth
- Details about your current marriage, civil partnership or relationship status, marital or relationship history, details of your family, spouse, partner, dependants and persons who we may contact in the event we are unable to contact you or persons who are assisting you in connection with your PTC (or, if applicable, FTC) trust
- Information relating to your trust and information in and which relates to your trust deed
- Details of your legal or personal representatives and the executor and beneficiaries of your will
- Information relating to your eligibility to receive benefits and other settlement details
- Bank account details

- Special category data including information relating to your health status and capacity
- Opinions or comments you might have shared with us
- Any other information you or a third party might have provided to us about you, including via email correspondence or phone conversations

How do we use your personal data?

The following is a list of the purposes for which we process your personal data, and the lawful bases on which we carry out such processing:

Purpose	Lawful basis
To set up, administer and manage your trust, including to calculate and pay benefits	Necessary for the performance of the trust deed The legitimate interests of PTC in ensuring the performance of the trust deed
To send you service messages and updates including in connection with the voluntary financial support scheme we are facilitating for the Building Societies	The legitimate interests of PTC and the Building Societies including PTC's and the Building Societies' reputational interests and commercial interests in customer satisfaction
To send you service messages and updates including in connection with the distribution plan relating to PTC's administration	Our legal obligations
To carry out proof of life checks and other eligibility checks, including bankruptcy checks	The legitimate interests of PTC in ensuring benefits are only paid to eligible individuals, including adhering to legal obligations in connection with the payment of benefits
To collect and share information you provided as part of the voluntary financial support letters with the relevant Building Societies	Your consent

Purpose	Lawful basis
To administer the distribution of the voluntary financial support scheme	The legitimate interests of PTC and the Building Societies including PTC's and the Building Societies' reputational interests and commercial interests in customer satisfaction
To carry out activities relating to the distribution plan	Our legal obligations
To carry out activities relating to obligations we are subject to, under contract with you or other parties, including trust deeds with customers, or in accordance with law	Our legal obligations
To respond to communications, including customer support queries	The legitimate interests of PTC and the Building Societies including PTC's and the Building Societies' reputational interests and commercial interests in customer satisfaction
To run our operations, for example, in connection with the management and administration of PTC, and communications with you in connection with your trust and the distribution plan and the voluntary financial support scheme	The legitimate interests of PTC and the Building Societies including PTC's and the Building Societies' reputational interests and commercial interests in customer satisfaction
To administer and run PTC's systems and the website including troubleshooting, data analysis and system testing	Our legitimate interests in running our operations and administering our IT infrastructure, including network security
To administer a sale or possible sale of the whole of or part of our business or the restructuring of our business and any processes which relate to insolvency	Our legitimate interests in facilitating any such possible or actual transaction, restructuring or insolvency process

When we process special category for one of the purposes set out above, we will rely on the respective lawful bases set out above and your explicit consent if you have provided us with your explicit consent. Alternatively, we will process any special category data based on the respective lawful bases set out above and for purposes of establishing, exercising or defending legal claims or in the context of courts acting in their judicial capacity.

We may also process your personal data (a) to comply with a legal obligation we are under, and (b) for additional purposes in the future, but only if such purposes are compatible with those listed above and if we believe that the same lawful basis applies.

In certain circumstances, you may be obliged to provide us with your personal data under a statutory or contractual requirement. This might include, but is not limited to, personal data we require to enter into an agreement with you or your business; for tax and accounting purposes; and to enable us to fulfil our compliance and other obligations under relevant legislation or regulation. Failure to provide us with personal data required under a statutory or contractual requirement may prevent us from entering into or performing our obligations under a contract with you or your business.

When do we disclose your personal data?

We might share your personal data with third parties, including the following:

- Building Societies
- Members of your family and other beneficiaries of your will
- Third party service providers, including suppliers of technology related services and solutions
- External professional advisors, including accountants, lawyers and translators
- Individuals, contractors and third party companies which may have a direct relationship with you, for example, a law firm or other representative
- Law enforcement bodies with a reasonable requirement to access your personal data, for example, as part of any investigations or legal claims
- Potential purchasers of our business or investors in it and other parties we may share your personal data with including the administrators acting in connection with the administration of PTC

International data transfers

As set out above, we may share your personal data with third parties. Some of these third parties may be based, or may process data outside the UK and the EU. If we transfer personal data to third parties outside the UK and the EU, we will ensure that such transfers comply with data protection laws, and we will put appropriate safeguards in place where these are required. are only carried out subject to appropriate safeguards. For further information, please email PTC@kroll.com

How long do we retain your personal data for?

PTC will retain your personal data only for as long as necessary to fulfil the purposes it collects it for or previously collected it for, including for the purposes of satisfying any contractual requirements or other legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the purposes for which we process the personal data, the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, whether we can achieve those purposes through other means and any applicable legal requirements concerning the retention of the data in question.

Your rights:

You may have the following rights in relation to your personal data.

Access: You have the right to access and obtain a copy of your personal data, and certain other information, such as certain information provided in this privacy notice.

Information: You can contact us to find out more or to ask any questions you may have about our use of your personal data.

Rectification: If the personal data we hold about you is incorrect or incomplete, you have the legal right to ask us to rectify/correct your personal data.

Erasure: You may have the right to ask that we delete your personal data from our system if there is no compelling reason to continue processing. This is not a blanket right to erasure, as there are exceptions that apply to this right. This is also known as ‘the right to be forgotten’.

Restriction: You may request a restriction on the processing we undertake on your personal data. This will only apply if we have no lawful basis to process your personal data, your personal data is inaccurate or to comply with an objection request (see below).

If you make a successful request in relation to your right to restrict the PTC’s processing of your personal data, we may still store your personal data, but may not make any use of it that falls within the scope of the restriction. However, we may continue to maintain the necessary information about you to enable us to ensure the restriction is effective and adhered to in the future.

Objection: You may object to our processing of your personal data if our processing is carried out on the basis of legitimate interests. However, if we determine that our interests are so compelling as to override your objection, we may continue to process your personal data.

Portability: You have the right to receive some of your personal data in machine readable format. This right also allows you to request that PTC sends this data to a third-party controller.

Withdrawing consent: When the lawful basis PTC relies on to process your personal data is consent, you have the right to withdraw this consent without this leading to any negative consequences. Please email PTC@kroll.com to withdraw consent for the processing of your personal data by PTC.

If you wish to withdraw consent for a third party’s processing of your personal data, you will need to contact that third party directly.

Complaining to a supervisory authority: Further information about your rights can also be obtained from your national data protection regulator – in the UK, this is the ICO (<https://ico.org.uk/>). If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with your national data protection supervisory authority.

Please be aware that not all of these rights are absolute and that there may be situations in which you may not be entitled to exercise them or they are not relevant. However, you always have the right to complain to a supervisory authority (for example, the ICO in the UK) although we would appreciate it if you contacted us first with any concern or potential complaint so we can attempt to resolve it with you wherever this is possible.

Automated decision-making

We do not currently carry out any automated decision-making. We will notify you if this position changes.

Contact us

If you would like to exercise any of these rights or have any queries regarding these rights or PTC's handling of your personal data, please send an email at: PTC@kroll.com

The affairs, business and property of PTC is being managed by the Joint Administrators, Geoffrey Bouchier and James Saunders, who act as agents for PTC and without personal liability.

Both are licensed by the Insolvency Practitioners Association and are bound by the Insolvency Code of Ethics.

Changes to this privacy notice

From time to time, PTC may make changes to this privacy notice, in which case PTC will make the updated privacy notice available to you.