

**E.L.I. LTD.**  
***EAST LoTHIAN INVESTMENTS Ltd.***

*Developing a modern East Lothian*

## GDPR Record Keeping / Retention Policy

This policy should be read and carried out by all staff who undertake collection procedures within the business.

Board of Directors approval date	August 2015
Reviewed date	August 2017
GDPR – new policy	May 2018
Review lead	Manager ELI Ltd

*East Lothian Investments Ltd, Registered in Scotland No:187674, Registered Office,  
John Muir House, Haddington, East Lothian EH41 3HA.  
Authorised and regulated by the Financial Conduct Authority*

## 1. Introduction

This Policy sets out the obligations of East Lothian Investments Ltd (“the Company”) SC 187674, registered address John Mur House, Room 2.19, Brewery Park, Haddington, East Lothian, regarding data protection and the rights of loan applicants (“data subjects”) in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation (“GDPR”).

The GDPR defines “personal data” as any information relating to an identified or identifiable natural person (a “data subject”). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person.

Under the GDPR, personal data shall be kept in a form which permits the identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed. In certain cases, personal data may be stored for longer periods where that data is to be processed for archiving purposes that are in the public interest, for scientific or historical research, or for statistical purposes.

In addition, the GDPR includes the right to erasure or “the right to be forgotten”. Data subjects have the right to have their personal data erased (and to prevent the processing of that personal data) in the following circumstances:

- a) Where the personal data is no longer required for the purpose for which it was originally collected or processed (see above);
- b) When the data subject withdraws their consent;
- c) When the data subject objects to the processing of their personal data and the Company has no overriding legitimate interest;
- d) When the personal data is processed unlawfully (i.e. in breach of the GDPR);
- e) When the personal data has to be erased to comply with a legal obligation; or
- f) Where the personal data is processed for the provision of information society services to a child.

This Policy sets out the type(s) of personal data held by the Company for the performance of a contract to which the data subject is a party or in order to take steps at the request of the data subject prior to entering into a contract with them, the period for which that personal data is to be retained, the criteria for establishing and reviewing such period, and when and how it is to be deleted or otherwise disposed of.

For further information on other aspects of data protection and compliance with the GDPR, please refer to the Company’s Data Protection Policy.

## 2. Aims and Objectives

- 2.1 The primary aim of this Policy is to set out limits for the retention of personal data and to ensure that those limits, as well as further data subject rights to erasure, are complied with. By extension, this Policy aims to ensure that the Company complies fully with its obligations and the rights of data subjects under the GDPR.

- 2.2 In addition to safeguarding the rights of data subjects under the GDPR, by ensuring that excessive amounts of data are not retained by the Company, this Policy also aims to improve the speed and efficiency of managing data.

### **3. Scope**

- 3.1 This Policy applies to all personal data held by East Lothian Investments Ltd.
- 3.2 Personal data, as held by the Company is stored in the following ways and in the following locations:
  - a) The Company's servers, located in John Muir House, Haddington;
  - b) Physical records stored in locked filing cabinets in room 2.19, Jhon Muir House, Haddington.

### **4. Data Subject Rights and Data Integrity**

All personal data held by the Company is held in accordance with the requirements of the GDPR and data subjects' rights thereunder, as set out in the Company's Data Protection Policy.

- 4.1 Data subjects are kept fully informed of their rights, of what personal data the Company holds about them, how that personal data is used as set out in Parts 12 and 13 of the Company's Data Protection Policy, and how long the Company will hold that personal data.
- 4.2 Data subjects are given control over their personal data held by the Company including the right to have incorrect data rectified, the right to request that their personal data be deleted or otherwise disposed of (notwithstanding the retention periods otherwise set by this Data Retention Policy), the right to restrict the Company's use of their personal data, the right to data portability, and further rights relating to automated decision-making and profiling , as set out in Parts 14 to 20 of the Company's Data Protection Policy.

### **5. Technical and Organisational Data Security Measures**

- 5.1 The following technical measures are in place within the Company to protect the security of personal data. Please refer to Parts 22 to 26 of the Company's Data Protection Policy for further details:
  - a) All emails containing personal data must be encrypted;
  - b) All emails containing personal data must be marked "confidential";
  - c) Personal data may only be transmitted over secure networks;
  - d) Personal data may not be transmitted over a wireless network if there is a reasonable wired alternative;
  - e) Personal data contained in the body of an email, whether sent or received, should be copied from the body of that email and stored securely. The email itself and associated temporary files should be deleted;
  - f) Where personal data is to be sent by facsimile transmission the recipient should be informed in advance and should be waiting to receive it;

- g) Where personal data is to be transferred in hardcopy form, it should be passed directly to the recipient or sent using Royal Mail post;
- h) All personal data transferred physically should be transferred in a suitable container marked “confidential”;
- i) All hardcopies of personal data, along with any electronic copies stored on physical media should be stored securely;
- j) No personal data may be transferred to any employees, agents, contractors, or other parties, whether such parties are working on behalf of the Company or not, without authorisation;
- k) Personal data must be handled with care at all times and should not be left unattended or on view;
- l) Computers used to view personal data must always be locked before being left unattended;
- m) No personal data should be stored on any mobile device, whether such device belongs to the Company or otherwise and then strictly in accordance with all instructions and limitations described at the time the approval is given, and for no longer than is absolutely necessary;
- n) All personal data stored electronically should be backed up daily with backups stored offsite. All backups should be encrypted;
- o) All electronic copies of personal data should be stored securely using passwords and encryption;
- p) All passwords used to protect personal data should be changed regularly and should must be secure;
- q) Under no circumstances should any passwords be written down or shared. If a password is forgotten, it must be reset using the applicable method. IT staff do not have access to passwords;
- r) All software should be kept up-to-date. Security-related updates should be installed as soon as reasonably possible after becoming available;
- s) No software may be installed on any Company-owned computer or device without approval.

5.2 The following organisational measures are in place within the Company to protect the security of personal data. Please refer to Part 27 of the Company’s Data Protection Policy for further details:

- a) All employees and other parties working on behalf of the Company shall be made fully aware of both their individual responsibilities and the Company’s responsibilities under the GDPR and under the Company’s Data Protection Policy;
- b) Only employees and other parties working on behalf of the Company that need access to, and use of, personal data in order to perform their work shall have access to personal data held by the Company;
- c) All employees and other parties working on behalf of the Company handling personal data will be appropriately trained to do so;

- d) All employees and other parties working on behalf of the Company handling personal data will be appropriately supervised;
- e) All employees and other parties working on behalf of the Company handling personal data should exercise care and caution when discussing any work relating to personal data at all times;
- f) Methods of collecting, holding, and processing personal data shall be regularly evaluated and reviewed;
- g) The performance of those employees and other parties working on behalf of the Company handling personal data shall be regularly evaluated and reviewed;
- h) All employees and other parties working on behalf of the Company handling personal data will be bound by contract to comply with the GDPR and the Company's Data Protection Policy;
- i) All agents, contractors, or other parties working on behalf of the Company handling personal data must ensure that any and all relevant employees are held to the same conditions as those relevant employees of the Company arising out of the GDPR and the Company's Data Protection Policy;
- j) Where any agent, contractor or other party working on behalf of the Company handling personal data fails in their obligations under the GDPR and/or the Company's Data Protection Policy, that party shall indemnify and hold harmless the Company against any costs, liability, damages, loss, claims or proceedings which may arise out of that failure.

## **6. Data Disposal**

Upon the expiry of the data retention periods set out below in Part 7 of this Policy, or when a data subject exercises their right to have their personal data erased, personal data shall be deleted, destroyed, or otherwise disposed of as follows:

- 6.1 Personal data stored electronically including any and all backups thereof shall be deleted;
- 6.2 Personal data stored in hardcopy form shall be confidentially shredded and recycled.

## **7. Data Retention**

- 7.1 As stated above, and as required by law, the Company shall not retain any personal data for any longer than is necessary in light of the purpose(s) for which that data is collected, held, and processed.
- 7.2 Different types of personal data, used for different purposes, will necessarily be retained for different periods (and its retention periodically reviewed), as set out below.
- 7.3 When establishing and/or reviewing retention periods, the following shall be taken into account:
  - a) The objectives and requirements of the Company;
  - b) The type of personal data in question;
  - c) The purpose(s) for which the data in question is collected, held, and processed;

- d) The Company's legal basis for collecting, holding, and processing that data..
- 7.4 Notwithstanding the following defined retention periods, certain personal data may be deleted or otherwise disposed of prior to the expiry of its defined retention period where a decision is made within the Company to do so (whether in response to a request by a data subject or otherwise).

<b>Data Ref.</b>	<b>Type of Data</b>	<b>Purpose of Data</b>	<b>Review Period</b>	<b>Retention Period or Criteria</b>	<b>Comments</b>
ELI loan application and personal statement	Contact name	Performance of a contract to which the data subject is a party – Loan application and agreement if awarded and ongoing monitoring and repayment of the loan.	Annual	For the length of the live loan contract plus 2 months after final payment.	None
As above	Address	As above	Annual	As above	None
As above	e-mail	As above	Annual	As above	None
As above	Tel. No.	As above	Annual	As above	None
As above	Financial statement	As above	Annual	As above	None
As above	Personal credit report	As above	Annual	As above	None
As above	CV	As above	Annual	As above	None
As above	Marital status	As above	Annual	As above	None
As above	Dependents	As above	Annual	As above	None
As above	Evidence of address and proof of identity	As above	Annual	As above	None

**8. Roles and Responsibilities**

- 8.1 The Company's Data Protection Officer is Richard Baty, room 2.13 John Muir House, Haddington, East Lothian, EH41 3HA tel 01620 827177.
- 8.2 The Data Protection Officer shall be responsible for overseeing the implementation of this Policy and for monitoring compliance with this Policy, the Company's other Data Protection-related policies (including, but not limited to, its Data Protection Policy), and with the GDPR and other applicable data protection legislation.
- 8.3 The Data Protection Officer shall be directly responsible for ensuring compliance with the above data retention periods throughout the Company.
- 8.4 Any questions regarding this Policy, the retention of personal data, or any other aspect of GDPR compliance should be referred to the Data Protection Officer.

**9. Implementation of Policy**

This Policy shall be deemed effective as of 25<sup>th</sup> May 2018 . No part of this Policy shall have retroactive effect and shall thus apply only to matters occurring on or after this date.