



Date of Birth

Occupation

Address

Post Code

How information about you will be used

We may share your information with credit reference agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors.

We would like to send you information about our own products and services, by post, telephone, email and SMS. If you agree to being contacted in this way, please tick the relevant boxes.

Post Email Phone SMS Automated phone call

We would also like to share your information with other selected garden products retailers so that they may send you information about their products and services by post. If you agree to your information being shared in this way, please tick the box.

If you need any further information please write to us at 10 Street Name, Town Name, County Name AB123CD.

Customer signature Date

Simple language, clear font and style.

Clear opportunity to agree to marketing.

Prior consent sought for postal marketing by other companies.



Date of Birth

Occupation

Address

Post Code

LEGAL DECLARATION

X Limited is a company incorporated in England and is a member of the X Retail Group ("the Group"). The Group ("we/us") also includes Y Limited and Z Limited and their associated companies from time to time. The personal identifiable information you provide will be processed in accordance with the Data Protection Acts 1984 and 1998 and other applicable laws. We will use your information so that we can process your order. This includes administering any accounts, processing your bank/credit card details in order to obtain payment, arranging delivery of any goods purchased, and the prevention and detection of fraud. We can hand over your information to anyone to whom we transfer our rights and duties under our agreement with you or if we have a duty to do so and the law allows us to do it. We will use your information for market research and the marketing of our products and services. This may include contacting you by post, telephone, email or SMS unless you indicate you do not want to be contacted in any of these ways by calling us on 0870 23 45 67. We will use your information to search the files of credit reference agencies who will record that search. This information may be used by other lenders in making credit decisions about you, members of your household and those with whom you may be financially linked. Information held about you by the credit reference agencies may already be linked to records relating to people with whom you are financially linked. For the purposes of credit searching, you may be treated as financially linked and you will be assessed with reference to any associated records. We will share our information with other companies, for the purposes of market research and the marketing of their products and services, unless you indicate that you wish to be excluded from such uses by contacting us on 08701 23 45 67. By signing this form you consent to the information you provide being processed for the above purposes.

Customer Signature Date

Confusing and legalistic language. Closely spaced text, small italic font in light grey.

Unnecessary – means little to the public.

Specific opt-in consent is required for some e-marketing and is good practice for all direct marketing.

Confusing language.

No details of what type of companies.

Bad practice to seek one consent for several types of processing.



Please provide telephone numbers in case we need to contact you about your claim.

You do not have to tell us your phone number but it will help us to contact you quickly if we have a question about your claim.

Home:	Mobile:
-------	---------

Clear explanation of why it would be helpful to provide this information.



About your claim - Sharing information

Sharing information with your landlord could help us to deal with your claim more quickly and reduce the risk of you falling behind with your rent because of your claim being delayed.

If your housing benefit is paid directly to your landlord or to your council rent account, then we can discuss payment details (eg award dates and amounts) as we have to give your landlord this information.

With your permission, we would also be able to tell your landlord if:

- You have claimed housing benefit
- We have made a decision on your claim, or
- We need more information to make a decision and what that information is.
- You can withdraw your permission at any time.
- We won't give your landlord any information about:
 - Your personal or family circumstances.

Your finances

It will not affect your claim if you do not give us permission to discuss your claim with your landlord.

If we can talk to your landlord about your claim please sign below.

I give my local council permission to share information about the progress of my housing benefit claim with my landlord or their representative.

Signature of claimant:	Date:
------------------------	-------

Signature of partner:	Date:
-----------------------	-------

Honest explanation of the outcome of choosing not to provide the requested information.



Your declaration

I understand the following:

You will use the information I have provided to process my claim for housing benefit, council tax benefit, or both.

You may check some of the information with other sources within the council, the rent service, other councils and government departments, eg the benefits agency, the Inland Revenue and the Home Office.

You may also get information about me from certain other organisations, or give information about me to them to: make sure the information is accurate; prevent or detect crime; and protect public funds. These other organisations include government departments, other local authorities and private sector organisations such as banks and organisations that may lend me money.

If I give information that is incorrect or incomplete you may take action against me, including court action.

I declare that the information I have given on this form is correct and complete.

Signature of the person claiming:

Clear explanation of purpose and use.



You must provide the following telephone numbers. It will delay your claim if you don't provide your telephone numbers.

Home:

Mobile:

Implies it is mandatory to give this information when in this case it is voluntary.



About your claim - Sharing information

Enabling us to share your personal data with your landlord and other third parties could help us to deal with your claim more quickly and reduce the risk of any delay with the processing of your claim which may cause you to fall into arrears with your rental payment.

If your Housing Benefit is paid directly to your landlord or to your Council rent account, then we can discuss payment details (eg award dates and amounts) as we have to give your landlord this information. However, if you sign below we would also be able to tell your landlord whether you have claimed Housing Benefit or we have made a decision on your claim, or we need further information to make a decision about your claim and what that information may be.

Signature of claimant:

Date:

Signature of partner:

Date:

By signing above you agree that we can share information about the progress of your Housing Benefit claim with your landlord /landlady or their representative.

It will not affect your claim if you don't give us permission to discuss your claim with your landlord.

This should appear before the signature box, so that individuals are fully aware of the choice to provide or not to provide the information.

Doesn't say who the other third parties are.



Declaration

I hereby confirm my understanding of and acceptance of the following information. Donningly Council (the 'Council') will utilise the personal data I have provided in this form and via any evidence I have submitted in support of my claim in order to process my claim for housing benefit, council tax benefit, both of these or other applicable benefits which may be available to myself in accordance with the Council's personal data usage policies. The Council may check the personal data against other sources within the Council and other relevant third party public sector organisations as necessary in order to prevent and detect crime, protect public funds and make sure the personal information is accurate. The Council may also require to check personal data I have provided, or information in relation to myself, which has been provided to the Council by a third party with other information held by the Council. The Council may also get information about me from third parties or give information about me in accordance with the law. For the purposes of the Data Protection Act 1998 the data controller processing your personal data is Donningly Council. The Council processes all personal data in accordance with the Data Protection Act 1998 and the law.

Having read and understood the above information I hereby provide declaration that the data on this form is correct and comprehensive and understand that if I give the Council information that is incorrect or incomplete the Council may commence legal action against me potentially leading to or including court action.

Signature:

Confusing language.



not be due and payable immediately and that not be attached to the terms of any default notice issued by you.

Using your personal information

6. Personal information which you supply to us may be used in a number of ways, for example:

- To make lending decisions
- For fraud prevention
- For audit and debt collection
- For statistical analysis

(i) We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies, If you apply to us for insurance we will pass your details to the insurer. Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

(ii) We will not disclose any information to any company outside the XXXX Bank Group except to help prevent fraud, or if required to do so by law

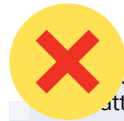
(iii) For further information on how your information is used, how we maintain the security of your information, and your rights to access information we hold on you, please contact: (clear web link/freephone etc.)

Title that people will understand.

Clarity about who personal information is shared with and why.

Clear info about how to find out more. Easy, free access.

Doesn't describe the companies sufficiently or say how they will provide this marketing information.



not be due and payable immediately and that not be attached to the terms of any default notice issued by you.

DPA Statement

6. I/we agree that You and any lender resulting from this application (the "Lender") shall be entitled to use and process, by any medium, the information given by me/us which may be acquired during the lifetime of any loan for the following purposes:

- (i) to provide data and search the files of credit reference agencies or fraud prevention agencies whether before or during the lifetime of any loan granted me/us by the Lender
- (ii) to disclose the data to credit reference agencies when required by them for future applications for finance by me/us or my/our financial associates unless I/we successfully file a disassociation with the credit reference agencies.
- (iii) to disclose the data to any other company within the XXXX Bank Group or to any third party at any time for the purpose of assessing my/our application and administering and enforcing any subsequent loan
- (iv) to disclose the data to any third party who replaces my/our Lender.

By submitting your personal data you CONSENT to it being processed.

We will share information about you within the XXXX Bank Group and also with other selected companies to provide you with information about products/services which we believe may be of interest to you.

Under the terms of the Data Protection Act 1998 you have the right to make a subject access request. All requests must be made in writing to our head office. There is a charge for this service.

If you do not wish to receive marketing information from XXXX Bank Group or other companies please inform your branch.

Title doesn't mean much to the public.

Unnecessarily complicated language. Use of I or me, we or us etc adds to confusion.

Unclear, offputting notice – seems like a difficult, expensive process. People may not know what a subject access request is.

Small print, not easy to do (i.e. contact branch). Opt-out statement not next to statement about marketing information.



Clear information about the identity of the organisation.

Clear, comprehensive links to additional information.

It is acceptable to ask for information like age or gender if you have a business reason to do so.

My account Privacy policy

My account

First name*

Surname*

Email*

Age*

We need this information because we sell age restricted items.

Address*

Home telephone

Mobile telephone

Your information

Retail collects personal information when you register with us or place an order for products or services. We will use this information to provide the services requested, maintain guarantee records and, if you agree, to send you marketing information. Retail PLC will not share your information for marketing purposes with companies outside the Retail Group. For more information explaining how we use your information please see our privacy policy.

I would like to receive further information about your products and services:

Clear reassurance about third party disclosures.

Privacy policy Terms and conditions Contact us FAQs My account

Privacy policy

Retail is part of Retail Group pic which includes Retail International and Retail Direct. This privacy policy explains how we use any personal information we collect about you when you use this website.

Topics:

- [What information do we collect about you?](#)
- [How will we use the information about you?](#)
- [Marketing](#)
- [Access to your information and correction](#)
- [Cookies](#)
- [Other websites](#)
- [Changes to our privacy policy](#)
- [How to contact us](#)

What information do we collect about you?

We collect information about you when you register with us or place an order for products or services. We also collect information when you voluntarily complete customer surveys, provide feedback and participate in competitions. Website usage information is collected using cookies.

How will we use the information about you?

We collect information about you to process your order, manage your account and, if you agree, to email you about other products and services we think may be of interest to you.

We use your information collected from the website to personalise your repeat visits to our website. If you agree, we shall pass on your personal information to our group of companies so that they may offer you their products and services.

Retail PLC will not share your information for marketing purposes with companies outside the Retail Group.

In processing your order, we may send your details to, and also use information from credit reference agencies and fraud prevention agencies.

Marketing

We would like to send you information about products and services of ours and other companies in our group which may be of interest to you. If you have consented to receive marketing, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Retail Group.

If you no longer wish to be contacted for marketing purposes, please [click here](#).

Access to your information and correction

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please [email](#) or write to us at the following [address](#). We may make a small charge for this service.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Cookies

Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This information is used to track visitor use of the website and to compile statistical reports on website activity.

For further information visit www.aboutcookies.org or www.allaboutcookies.org.

You can set your browser not to accept cookies and the above websites tell you how to remove cookies from your browser. However in a few cases some of our website features may not function as a result.

Other websites

Our website contains links to other websites. This privacy policy only applies to this website so when you link to other websites you should read their own privacy policies.

Changes to our privacy policy

We keep our privacy policy under regular review and we will place any updates on this web page. This privacy policy was last updated on 25 July 2016.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you:

- [by email](#)
- or write to us at: Retail Group, Privacy Team, Main Road, Town.

Clear and straight-forward guidance on how to access personal information.

Helpful privacy advice.



RETAIL ACCESSORIES™ Select country | £
[Log in](#)

Your details

First name*
Surname*
Email*
Date of birth*
Address*

Home phone number*
Mobile phone number*
Profession*
Salary*

Fields marked * are mandatory
By using this website I agree to the Retail terms and conditions.
ACCEPT

Retail Group Terms and Conditions

1. This website is owned and operated by Retail Group Ltd in conjunction with its subsidiaries YXXY Inc and BAAB Company. All orders and purchases made through this website are subject to these online shopping terms and conditions.
2. Retail Group may without notice correct errors and update information on this website. This may include information on pricing and availability of stock. All prices listed on this website are in pounds sterling and all charges will be processed in this currency.
3. Purchases made on this website, the use of this website and these online retail terms and conditions are subject to the laws of the United Kingdom.
4. Goods may only be purchased for lawful, non-commercial purposes. In ordering items, you agree to pay for all charges applicable on that purchase order as stated.
5. Only persons aged 18 or over may purchase from this website. Items purchased cannot be delivered to addresses outside the United Kingdom.
6. Retail Group Limited including its subsidiaries, associates and affiliated companies ("we"; "us") take security of information very seriously and are committed to protecting your privacy.
7. By using this website you accept the conditions set out in this privacy policy.
8. We process personal data in accordance with the Data Protection Acts of 1984 and 1998 and any other applicable legislation (referred to as the "data protection legislation").
9. We can assure you that we will never pass on the personal data of data subjects to any third party recipients other than in accordance with the Terms set out below.
10. We may collect and process personal data for the purposes of business operations. This could include: administration, accounting and auditing, processing of your order, marketing, analysis, monitoring, business planning etc, in accordance with the notification requirements of the Information Commissioner. We are registered with the Information Commissioner's Office. Members of the Retail Group may record, use, exchange, analyse and assess any relevant personal data.
11. We adhere to the Principles of data protection as set out in the Data Protection Act 1998 and observe the conditions relating to the fair and lawful processing of personal data. We may from time to time send you details of goods and services, new products, special offers, competitions which we think will be of interest to you.
12. By using this website you agree to the disclosure of collected personal data to carefully selected third party recipients for the purposes of advertising, marketing and public relations.
13. Information held by the credit reference agencies is used by us and others to help verify the identity of customers and assess their ability to meet financial commitments. Credit reference agencies may link the records of financial associates who have entered into joint financial obligations. Once linked this association means that each record will be taken into account when assessed by us. Further details about financial association, disassociation and credit reference agencies are available by contacting the credit reference agencies directly.
14. We shall process personal data that is considered to be "sensitive personal data" only in accordance with the requirements of the data protection legislation.
15. Should you wish to exercise your subject access rights as set out in data protection legislation, please contact us on 087 [premium phone number] ... for details of fees and a copy of our data subject access rights procedure. It is a legal requirement of the Data Protection Act 1998 that such requests must be made in writing.

Privacy policy is buried in the terms and conditions.

Misleading guarantee that your information will never be shared.

No opportunity to opt out in or out of receiving marketing.

Unhelpful not to provide contact details.

Subject access is made to sound like a difficult, legalistic and expensive process.