



ALMA
ASSET & LIABILITY MANAGEMENT ASSOCIATION

Privacy and Data Protection Policy

Last updated January 2024



Privacy and Data Protection Policy

The Asset and Liability Management Association Ltd (ALMA) believes that your privacy is extremely important and we are committed to protecting it.

Our Privacy 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 and how we protect and safeguard any such information that we hold.

If you have any queries regarding GDPR and ALMA please contact us by email at info@alma.org.uk or in writing to the Asset and Liability Management Association Ltd, 71, Queen Victoria St, London EC4V 4AY.

About Us

The Asset and Liability Management Association Ltd (ALMA) is a company limited by guarantee. Our registered company number is 09075527 and our registered company address is 71, Queen Victoria St, London EC4V 4AY.

ALMA is registered with the Information Commissioner's Office in the UK and our registration number is ZA270657.

ALMA was originally formed as a trade association of asset and liability risk management practitioners in leading banks, building societies and other related companies. It started trading as a company on 1st November 2014 and currently has participants from over 100 UK, Irish and international subscribing organisations as well as student and CertBALM® members. The company's primary aim is to provide education and promote awareness of asset and liability risk management issues, sharing best practice in related risk management techniques and approaches. It does this through a series of courses, conferences, virtual/in-person events and the CertBALM® qualification.

Information we may collect from you

We may collect and process the following data about you:

Information you give us.

You may give us information about yourself when you apply for membership of ALMA, complete forms on our website or correspond with us by telephone, email or any other way. We will only collect personal information directly from you.



This includes information you provide when you purchase anything or subscribe to ALMA via our site or our newsletter, register with our website (whether to sign up for a course or otherwise) or seek to enrol on a qualification, training course, event, online or social event, or otherwise participate in a service offered by ALMA or when you report a problem with our website.

The information you give us may include your name, address (home and work), contact telephone number(s) (home, work and mobile), contact email address (home and work), date of birth, date of joining ALMA, membership status, your profession and/or name of your employer, financial and credit card information, your preferences as to the different types of information we may send you, examination results if you have studied the CertBALM® qualification and dates of completion.

We have to collect information about you in order to process your request or order, for internal administration purposes and to send you information about our services.

Information we collect about you.

On each of your visits to our website or our newsletter we may automatically collect the following information:

- Technical information about the devices you use to access our website, including the internet protocol (IP) address used to connect your computer to the internet, browser type and version, time zone setting, browser plug-in types and versions, operation system and platform;
- Information about your visit, including the full uniform resource locators (URL) clickstream to, through and from our site (including date and time); products you viewed or searched for; page response times, download errors, lengths of visits to certain pages, page interaction information (such as scrolling, clicks and mouse-overs), methods used to browse away from the page and any phone number used to call our administration team.

Information we receive from other sources.

ALMA works with third parties (including, for example, partners for our professional qualification CertBALM®, sub-contractors in technical, payment and delivery services, analytics providers, search information providers, credit reference agencies) and may receive information about you from them.



How your personal data is used

We use personal data you provide to us, and information held about you, for the following purposes:

Information you give to us. We will use this information:

- To carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services to you that you request from us
- To provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about
- To provide you with information about goods and services we think may interest you. If you are an existing Member, we will only contact you by electronic means with information about goods and services similar to those that were the subject of a previous sale. If you are a new Member, we will contact you by electronic means only if you have consented to this. If you do not want us to use your data in this way please tick the relevant box on the form on which we collect your data. **We will never pass your details on to third parties for marketing purposes**
- To process payments from you, including registration fees, subscription payments and training course fees
- For internal operational purposes, including administration, website improvement and general research
- To notify you about changes to our services
- To publish the names of students who have successfully completed the CertBALM® qualification on the ALMA website, newsletter and ALMA Conference brochures.

Information we collect about you. We will use this information:

- To administer our website and for internal operations, including data analysis, testing, research, statistical and survey purposes
- To improve our website and ensure that content is presented in the most effective manner for you and for your computer
- To allow you to participate in interactive features of our services, when you choose to do so;
- As part of our efforts to keep our website safe and secure
- To measure and understand the effectiveness of advertising we serve to you and others;
- To make suggestions and recommendations to you and other users of our website about goods or services which may interest you or them.

Information we receive from other services. We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).



Processing of information

Your data may be controlled and processed by any of our administration team, to enable them to, among other things, fulfil your order, process your payment details and provide support services. By submitting your personal data, you agree to this transfer, storing and processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

All information you provide to us is stored on our secure servers. We follow strict security procedures in the storage and disclosure of information you have given us in order to prevent unauthorised access. The transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to the website; any transmission is at your own risk. Remember to close your browser when you have finished your user session. This will help to ensure that others do not access your personal information if you share your computer or use a computer in public places.

Once we have received your information, the data is kept in a secure system which is password protected. All staff with access to your data are contractually bound to keep this confidential. Personal data is retained for as long as either an individual or a company is a member of ALMA. Once a membership has been cancelled, all data relating to that membership is deleted.

Disclosure

We only collect information about you when you specifically provide us with such information on a voluntary basis. Any personal information we collect will never be disclosed, sold, or traded to any companies or individuals outside of ALMA without your express permission or where required to do so by law. We may (in appropriate circumstances) use certain other companies to provide services to you, such as a credit card processing company. These companies will not retain, share, store or use personal information for any purposes other than to provide the service to us.

The only exceptions relate to CertBALM® students where:

- contact details (your name, date of birth and contact information, including email addresses, telephone numbers and company details) are provided to the appropriate Educational Establishment in order that the studying and examination process can take place efficiently
- examination results may be provided to your current employer upon request - requests such as these are not common and normally relate to situations where the employer is funding the study



- confirmation of your membership status may be provided to current or future employers upon request.

Your rights

You have the right to access and amend your personal data at any time by contacting us at info@ukalma.org.uk

The Information Commissioner's Office regulates data protection and privacy matters in the UK and ensures that the registered details of all data controllers, such as ourselves, are available publicly.

You can make a complaint to the ICO at any time about the way we use your information. However, we hope that you would consider raising any issue or complaint you have with us first and we will do our very best to solve any problems you have.

Unsubscribe

If you wish to unsubscribe from the ALMA newsletter, please click the link at the bottom of the newsletter page. If you wish to unsubscribe from all ALMA mailings, please contact: info@ukalma.org.uk.

Consent

By using our website and Newsletter, you consent to ALMA collecting, storing and processing, in accordance with this Privacy Policy, any personal data you disclose.

You have the right to access and amend your personal data for marketing purposes. We will usually inform you if we intend to use your data for those purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise this right at any time by contacting us at info@ukalma.org.uk.

Updates to this Privacy Policy

We will continue to review the ways in which we use your information on a regular basis. As a result, we may need to update this Privacy Policy from time to time and will update our website with changes to our policy.



Contact us

Should you have any queries regarding ALMA's Privacy and Data Protection Policy, please contact: info@ukalma.org.uk