

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

Category of data	Description
Customer information	<ul style="list-style-type: none"> • Information relating to customer’s account • Customer’s contact details including: <ul style="list-style-type: none"> ○ name ○ address, including email address ○ telephone numbers ○ membership information ○ health issues (where appropriate)
Supplier information	<ul style="list-style-type: none"> • Details of suppliers accepting payment transactions where these are individuals • Contact information of supplier’s personnel including <ul style="list-style-type: none"> ○ name ○ email address ○ telephone numbers ○ such other personal data as may be required in order for Live Borders to conduct business with them ie role within organisation
Correspondence	<ul style="list-style-type: none"> • details and content of correspondence between you and us, including (where relevant notes of telephone calls)
Financial data	<ul style="list-style-type: none"> • bank account, payment card or other payment details
Transaction data	<ul style="list-style-type: none"> • transactions initiated by cardholders with our data processors • payments relating to products and services purchased from us
Technical data	<ul style="list-style-type: none"> • details about the technology you use to access our websites, applications or other products or services, including <ul style="list-style-type: none"> ○ IP address ○ login data ○ browser type <p>In respect of the information collected in connection with this website, more detail is included in cookies.</p>
Usage data	<ul style="list-style-type: none"> • details about how you use our websites, applications or other products or services
Special categories of personal data	<p>In certain (limited) circumstances we may need to process special categories of personal data in order to provide you with a tailored service</p> <ul style="list-style-type: none"> • Special categories of personal data we may process are: <ul style="list-style-type: none"> ○ Racial or ethnic origin ○ Sexual orientation ○ Health

We may also collect, create, use and share data on an aggregated basis such as statistical or demographic data.

We collect information from a number of sources:

Source	Examples
You	<ul style="list-style-type: none"> Financial and transaction data relating to payment transaction initiated by you Where you complete one of our on-line or paper forms If you make an application for a product or service Correspondence in the course of business dealings with you Technical session information collected from your computer /device when you access our websites, applications, and / or platforms including as described in cookies. If you apply for a position with us
Our suppliers	<ul style="list-style-type: none"> Financial and transaction data relating to a payment transaction initiated by us with one of our suppliers
Other third parties	<p>We may also receive data from other third parties including:</p> <ul style="list-style-type: none"> Agents working on our behalf Credit reference agencies Fraud prevention agencies Government and law enforcement agencies, including Disclosure Scotland

Purposes for which we will use your personal data:

Activity	Reason	Our legitimate interest (if relevant)
Carrying out our obligations, and exercising our rights, under our agreement with you or your company	<ul style="list-style-type: none"> contract 	
Developing and carrying out marketing activities	<ul style="list-style-type: none"> legitimate interest consent 	<ul style="list-style-type: none"> concluding how customers use our products and /or services and to develop them growing our business informing our marketing strategy obtaining your consent when we need it
Administering and protecting our business	<ul style="list-style-type: none"> Legitimate interest Consent 	<ul style="list-style-type: none"> Improving the efficiency of our business operations Ensuring we comply with our contractual, legal and regulatory requirements Keeping our records up to date

Retention period for your personal data

We will use your personal data for as long as necessary based on why we collected it and what we use it for. This may include our need to satisfy a legal, regulatory, accounting or reporting requirement.

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

You can contact us for details of the retention periods applicable to your personal data for the duration of your involvement / engagement with us and for as long as reasonably necessary afterwards. There are also certain types of information which are required to be retained for a certain period by law.

Some retention periods are given below as examples:

System	Retention period	Lawful basis
SAGE (payroll, staff) Technology One (Finance system)	6 years + current after last activity	Processing is necessary for the performance of a contract with the data subject or to take steps to enter into a contract
V-Smart Vubis (library members) Gladstone (leisure members)	2 years since last activity + one month	
My wellness	Duration of membership	Processing is carried out by a not for profit organisation and doesn't involve disclosing personal data to a third party, unless the subject consents
Complaints, SAR, FOI, EIR	Current year + one quarter	
Mailchimp (Marketing)	Until consent withdrawn, or email bounced	Consent of the data subject