

Privacy Policy

Calculate My Pension — calculatemypension.co.uk

Last updated: 5 August 2026 · Version: 2.1

1. Who We Are

This Privacy Policy applies between you, the User of this Website, and Calculate My Pension Ltd, the owner and operator of this Website.

Company	Calculate My Pension Ltd
Registered in	Scotland
Company number	SC858681
Registered office	34 Glen Lochay Gardens, Glasgow, Scotland, G68 0DY
Contact	support@calculatemypension.co.uk
ICO registration number	Our registration with the Information Commissioner's Office is in progress. This policy will be updated with our registration number once it has been issued.

Calculate My Pension Ltd is the data controller for the personal data described in this policy, meaning we determine how and why your data is processed.

We take the privacy of your information very seriously. This policy applies to our use of any and all Data collected by us or provided by you in relation to your use of the Website, and should be read alongside our Terms and Conditions and our Cookie Policy.

2. Definitions and Interpretation

Term	Meaning
Data	Collectively all information that you submit to Calculate My Pension via the Website. This definition incorporates, where applicable, the definitions provided in Data Protection Laws.
Cookies	Small files placed on your device that enable the Website to provide functionality and track user activity. In this policy the term includes browser local storage.
Data Protection Laws	All applicable laws relating to the processing of personal data, including the UK GDPR, the Data Protection Act 2018 and the Privacy and Electronic Communications Regulations 2003 (PECR).
Calculate My Pension, we or us	Calculate My Pension Ltd, the operator of this Website.
User or you	Any third party accessing the Website who is not employed by Calculate My Pension Ltd.
Website	https://www.calculatemypension.co.uk , including any sub-domains unless expressly excluded.

3. Scope of This Policy

This policy applies only to the actions of Calculate My Pension Ltd and Users with respect to this Website. It does not extend to any websites that can be accessed from this Website, including links to social media sites.

4. Data We Collect

We do not ask for your name or date of birth, so the financial details you enter into the planner are not directly identifying on their own. However, your email address, IP address and other details set out below are personal data under Data Protection Laws, and we handle all of it accordingly.

Category	Examples
Account information	Email address, hashed password, account preferences, marketing consent status. If you sign in with Google, we receive your email address and basic profile information from Google — we never receive your Google password.
Planner information	Age, target and affordable retirement age, salary, pension values and contributions, other savings and investments, retirement goals and expenditure assumptions
Payment information	Stripe customer ID, subscription status and billing history. We never see or store your full card number — card details are entered directly with Stripe on Stripe's own pages
Premium waitlist status	Whether you have joined our premium waitlist, and the date you joined. Paid subscriptions are not yet live, so no payment data is held for waitlist members
Technical information	IP address, browser type and version, device type, operating system, referral source and UTM campaign parameters
Usage data	Pages visited, onboarding steps completed, features used, session timing
AI assistant content	Any questions you choose to type into our AI assistant features, and the responses generated
Correspondence	Emails and support messages you send us

5. How We Collect Data

- **Data you provide directly** — when you create an account, enter details into the planner, subscribe, or contact us.
- **Data stored on your device** — the figures you enter into the planner are held in your browser's local storage as you work. See our Cookie Policy.
- **Data collected automatically** — via cookies, analytics and server logs.
- **Data from third parties** — Stripe provides us with your subscription and payment status; Google provides your email address and basic profile if you choose to sign in with Google.

6. How We Use Your Data, and Our Legal Basis

What we do	Why	Legal basis
Produce the outputs of the calculator, including your affordable retirement age	To deliver the service you have signed up for	Performance of a contract
Create and manage your account	To let you log in and save your plan	Performance of a contract
Take and manage subscription payments	To provide paid features	Performance of a contract
Add you to the premium waitlist and email you when paid features launch	To deliver something you asked for by joining the waitlist	Consent, which you may withdraw at any time
Answer your questions via our AI assistant features	To deliver a feature you have chosen to use	Performance of a contract
Analytics and usage measurement	To understand how the Website is used and improve it	Consent (given via the cookie banner)
Marketing emails about new features and updates	To keep you informed	Consent, which you may withdraw at any time

Service and transactional emails (e.g. password resets, renewal reminders, changes to these policies)	To operate your account	Performance of a contract / legal obligation
Website security, fraud prevention and abuse monitoring	To protect the Website and our users	Legitimate interests
Improving our models, assumptions and product	To make the service better	Legitimate interests (using aggregated or de-identified data wherever possible)
Keeping financial and tax records	To comply with the law	Legal obligation

Where we rely on legitimate interests, we have considered whether those interests are overridden by your rights and freedoms. You may object to this processing at any time (see section 11).

7. Who We Share Data With

We do not sell your data. We share it only with the following categories of recipient:

Recipient	Purpose	Location
Render Services, Inc. ("Render")	Website application and database hosting	USA (company); data hosted in the region we have configured for our services
Stripe Payments Europe / Stripe Inc.	Subscription payments and billing	EEA / USA
Google (Google Analytics 4)	Understanding Website usage and performance — only if you accept analytics cookies	USA
Google (Google Sign-In)	Authenticating you if you choose to sign in with your Google account	USA
Google (Google Workspace / Gmail)	Sending and receiving service, support and marketing emails	USA / EEA
OpenAI	Generating answers to pension planning questions when you initiate a request	USA
Google (Gemini API)	Generating answers to pension planning questions when you initiate a request	USA
Anthropic	Generating answers to pension planning questions when you initiate a request	USA
Professional advisers, and regulators or law enforcement	Where required by law or to establish or defend legal claims	UK

A current list of our sub-processors is available on request from support@calculatemypension.co.uk.

AI providers and model training. We use the paid business APIs of the AI providers above. Under the standard API terms of each of those providers, content submitted through the API is not used to train their models unless we opt in, and we have not done so. Each provider may retain prompts and responses for a limited period for abuse and safety monitoring before deleting them. We review these terms periodically and will update this policy if they change.

8. Transfers Outside the UK

Some of the recipients above are located outside the United Kingdom, principally in the United States. Where we transfer your data internationally, we rely on one or more of the following safeguards:

- UK adequacy regulations, including the UK Extension to the EU–US Data Privacy Framework, where the recipient is certified under it; or

- the International Data Transfer Agreement (IDTA) or the UK Addendum to the EU Standard Contractual Clauses, together with a transfer risk assessment.

You may request further information about these safeguards by contacting us.

9. Data Security

- All connections to the Website are secured using SSL/TLS encryption (HTTPS).
- Passwords are stored using a secure one-way hash and are never visible to us.
- Access to systems and databases is restricted to authorised personnel and protected by multi-factor authentication.
- Payment processing is handled entirely by Stripe, a PCI-DSS compliant provider. We do not store card details.
- We maintain a procedure for detecting and responding to personal data breaches, and will notify the ICO and, where required, affected users in line with our legal obligations.

No transmission of data over the internet can be guaranteed to be completely secure, and any transmission is at your own risk.

10. Data Retention

Data	Retention period
Account and planner data	For as long as your account is active, and then deleted 6 months after account closure
Inactive accounts	Deleted after 24 months of no log-in activity, following an email warning
Payment and transaction records	6 years from the end of the relevant financial year, to comply with UK tax law
AI assistant conversations	30 days on our systems. Note that a copy of your conversation is also held in your own browser's local storage until you clear it
Analytics data	14 months (the Google Analytics 4 default)
Marketing consent records	For as long as you remain subscribed, plus 24 months as evidence of consent
Premium waitlist membership	Until paid features launch and we have contacted you, or until you ask to be removed, whichever is sooner
Support correspondence	24 months from the date of last contact

You can delete your account at any time from your account page, or by emailing us. Deleting your account removes the data we hold on our servers; to remove the copy of your planner figures held in your own browser, clear your browser's local storage for this site.

11. Your Rights

Under Data Protection Laws you have the right to:

- access the personal data we hold about you;
- rectify inaccurate or incomplete data;
- erase your data ("right to be forgotten"), subject to any records we must retain by law;
- restrict our processing of your data;
- data portability — receive your data in a structured, commonly used, machine-readable format;
- object to processing based on our legitimate interests, and to direct marketing at any time;
- withdraw consent at any time where we rely on consent — this will not affect the lawfulness of processing carried out before you withdrew it.

To exercise any of these rights, contact support@calculatemypension.co.uk. We will respond within one month. There is no charge unless a request is manifestly unfounded or excessive.

Complaints. If you are unhappy with how we have handled your data, please tell us first so we can put it right. You also have the right to complain to the Information Commissioner's Office at any time:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Helpline: 0303 123 1113
· ico.org.uk/make-a-complaint

12. Automated Processing

The planner produces its outputs automatically from the figures you enter. These outputs are illustrative projections, not decisions about you, and they produce no legal or similarly significant effect. We do not carry out automated decision-making within the meaning of Article 22 of the UK GDPR, and we do not profile users for advertising purposes.

13. Children

This Website is not intended for use by anyone under the age of 18, and we do not knowingly collect data from under-18s. If you believe a child has provided us with personal data, please contact us and we will delete it.

14. Cookies

We use cookies and similar technologies. For full details of what we set, why, and how to change your preferences, see our Cookie Policy.

15. Links to Other Websites

Our Website may contain links to other websites. We are not responsible for the privacy practices or content of those websites, and this policy does not apply to them.

16. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The current version will always be available on this page, with the version number and date at the top. Where a change is material — for example, a new category of data, a new purpose, or a new type of recipient — we will notify registered users by email at least 14 days before it takes effect. Minor changes take effect on posting.

17. Contact Us

support@calculatemy pension.co.uk

Calculate My Pension Ltd, 34 Glen Lochay Gardens, Glasgow, Scotland, G68 0DY. Registered in Scotland, Company No. SC858681.