

Exit Plan Legacy Ltd

Privacy Policy

Last updated: April 2026 | Version 1.0

This Privacy Policy explains how Exit Plan Legacy Ltd ("we", "us", "our") collects, uses, stores and protects your personal information when you use our website at exitplanlegacy.co.uk and our Exit Plan Legacy mobile application (together, the "Service"). We are committed to protecting your privacy and handling your data with the care and respect it deserves.

Please read this policy carefully. By using our Service you agree to the collection and use of information in accordance with this policy.

1. Who We Are

Exit Plan Legacy Ltd is the data controller for all personal data processed through the Service.

Company: Exit Plan Legacy Ltd

Registered in: Scotland, United Kingdom

5/1 Royal Exchange Square, Glasgow, G1 3AH

Contact email: hello@exitplanlegacy.co.uk

We are registered with the Information Commissioner's Office (ICO) as a data controller. Our ICO registration number will be published on this page once confirmed.

2. What Data We Collect

2.1 Account and Identity Data

When you register we collect your first name, last name, email address, date of birth, and a password (stored as a one-way hash — we cannot see your password).

2.2 Vault Data

The core of our Service is your personal vault — a secure store of information your loved ones will need when you pass. This includes:

- Funeral wishes and service preferences
- Insurance policy details
- Bank and investment account information
- UK property and assets abroad
- Will and executor details
- Power of Attorney documentation references
- Pension details
- Digital asset information
- Personal messages, pet care wishes and document locations

- Business interest details
- GP details and next of kin information
- National Insurance number

2.3 Nominated Contact Data

When you nominate contacts to receive access to your vault, we collect their first name, last name, email address, phone number and their relationship to you.

2.4 Usage and Technical Data

We collect anonymised analytics data through Plausible Analytics — a privacy-friendly, cookieless analytics service. This includes page views, traffic sources and general usage patterns. Plausible does not use cookies and does not collect personally identifiable information. No consent banner is required for this data collection.

2.5 Communications

If you contact us by email we retain a record of that correspondence.

3. How We Use Your Data

Providing the Service: To create and maintain your account, store your vault data securely and deliver the core functionality of Exit Plan Legacy.

Nominated contact notification: When we are advised of your passing by your nominated contact, we use the contact details you provided to send one-time secure access links to your nominated contacts, enabling them to view your vault.

Account communications: To send you essential service emails including email verification, login codes, subscription confirmations, payment notifications and periodic vault review reminders.

Subscription management: To process your monthly subscription payment through our payment provider Stripe and manage your billing relationship.

Security and fraud prevention: To protect your account, detect suspicious activity and comply with our legal obligations.

Service improvement: Using anonymised, aggregated data to understand how the Service is used and improve it over time.

4. Legal Basis for Processing

Under UK GDPR we process your data on the following legal bases:

Contract performance: Processing necessary to provide the Service you have subscribed to.

Legitimate interests: Anonymised analytics to improve our Service, fraud prevention and security.

Legal obligation: Where we are required to process data to comply with applicable law.

Consent: Where we ask for your explicit consent before processing — you may withdraw consent at any time.

5. Data Storage and Security

All personal data is stored on servers located in the United Kingdom (AWS eu-west-2, London region). No personal data is transferred outside the UK or EEA.

We protect your data using:

- AES-256 encryption at rest for all vault data
- TLS encryption in transit for all data transfers
- Bcrypt hashing for passwords — we cannot recover or read your password
- One-time shadow access tokens with 72-hour expiry for nominated contact access
- Two-factor authentication (2FA) available on all accounts
- Regular security reviews and access controls

6. Data Sharing

We do not sell your personal data. We do not share your data with third parties for marketing purposes. We share data only in the following limited circumstances:

Stripe: Our payment processor. Stripe processes your payment card details. We do not store card numbers. Stripe is PCI-DSS compliant.

SendGrid (Twilio): Our email delivery provider. Used to send transactional emails. They process email addresses only.

Neon (PostgreSQL): Our database provider, operating within AWS eu-west-2 London.

Upstash (Redis): Our session storage provider, operating within AWS eu-west-1 Ireland.

Plausible Analytics: Cookieless, privacy-friendly website analytics. No personal data is shared with Plausible.

Legal requirements: We may disclose your data if required by law, court order or to protect the rights, property or safety of Exit Plan Legacy Ltd, our users or others.

7. Data Retention

Active accounts: We retain your data for as long as your account is active and your subscription is maintained.

Cancelled subscriptions: If you cancel your subscription, your vault data is retained for 90 days then permanently deleted. You will receive a reminder email before deletion occurs.

Nominated contact access tokens: Shadow access tokens expire after 72 hours and are deleted after first use or expiry.

Email correspondence: Retained for up to 3 years for customer service purposes.

Anonymised analytics: Retained indefinitely as no personal data is involved.

8. Your Rights

Under UK GDPR you have the following rights:

Right of access: You can request a copy of the personal data we hold about you.

Right to rectification: You can correct inaccurate or incomplete data — most of this can be done directly within the app.

Right to erasure: You can request deletion of your account and all associated data. You can also do this directly by cancelling your subscription in the app.

Right to restrict processing: You can ask us to limit how we use your data in certain circumstances.

Right to data portability: You can request your vault data in a structured, machine-readable format.

Right to object: You can object to processing based on legitimate interests.

Right to withdraw consent: Where processing is based on consent, you may withdraw it at any time.

To exercise any of these rights please contact us at hello@exitplanlegacy.co.uk. We will respond within 30 days. You also have the right to lodge a complaint with the ICO at ico.org.uk.

9. Cookies

Our website does not use tracking or advertising cookies. We use only essential functional cookies required for the login and session management features of the Service. Our analytics provider Plausible Analytics operates without cookies.

You can manage cookie preferences through your browser settings. Disabling functional cookies may affect your ability to log in to the Service.

10. Children

Our Service is not directed at children under the age of 18. We do not knowingly collect personal data from anyone under 18. If you believe a child has provided us with personal data please contact us and we will delete it promptly.

11. Changes to This Policy

We may update this Privacy Policy from time to time. We will notify you of significant changes by email and by updating the "Last updated" date at the top of this document. Your continued use of the Service after changes are posted constitutes acceptance of the updated policy.

12. Contact Us

If you have any questions about this Privacy Policy or how we handle your data:

Email: hello@exitplanlegacy.co.uk

Website: exitplanlegacy.co.uk

Exit Plan Legacy Ltd, Registered in Scotland

This privacy policy was prepared for Exit Plan Legacy Ltd. It should be reviewed by a qualified solicitor before use. This document does not constitute legal advice.