NOTE

Definition of Direct Electronic Communications for the GRS Wikiregs website

This section covers rules for 'direct electronic communications', per the header. By this we mean that we are addressing a particular form of 'direct marketing' and because that term can cover a wide variety of techniques, we define and qualify it. Generally, we use definitions from U.K. law, in part because the U.K. remains 'European' in so many facets of law in data protection and marketing, and its regulatory principles also have some influence globally. The U.K. <u>Data Protection Act</u> defines direct marketing as 'the communication (by whatever means) of advertising or marketing material which is directed to particular individuals.'

The 'electronic' descriptor in this section is intended to separate from e.g. postal mail, and the direct marketing element relates to the targeting of 'particular individuals' and therefore - in some cases - personal data processing. So when setting out the applicable rules, the two core principles that determine their relevance and inclusion are a) whether targeting is 'individual' and personal data may be processed and b) whether delivery to the consumer is electronically. To make those principles perhaps more meaningful, we have in mind email and SMS delivery, for example, though we realise that 'direct electronic communications' may encompass e.g. OBA and even 'broader' channels, which are anyway addressed in separate sections. Finally, we recognise that much 'direct marketing' may not include processing of personal data.

Privacy issues should be reviewed with specialist advisors	