

## Privacy Policy Statement

In this Privacy Policy the terms, 'we' or 'us' is Credit Claim Assist.

Your privacy is important to us and we are committed to keeping your information secure and managing it in accordance with our legal responsibilities under applicable data protection laws. We are registered with the UK Information Commissioner's Office (ICO) as a data controller under registration number ZA491936. Our company registered in England and Wales.

Please read this Privacy Statement carefully as it contains important information to help you understand how and why we process any personal information that you give to us.

### About the Personal Information We Collect

We obtain personal Information from you. When you provide your information on our website, you consent for us to use your personal information to:

Contact you via the contact method/s you have consented to, which may include via text message, telephone, email, and by post. We will contact you about the service you are enquiring about and subject to your consent about other products and services in the future.

We also process personal information which you give us:

- As a customer, to provide you with a Claims Management Service.
- Whilst servicing your account through our website, by email, in writing or over the phone.
- If you request information or assistance from us.

Subject to your consent we may also collect, store and use information about your computer and about your visits to and use of this Website including IP address, geographical location, browser type referral source, length of visit.

- Information that you provide to us for the purpose of subscribing to our website services, email notification or newsletters.
- Any other information that you choose to give us.
- Withdrawing your Consent
- You can withdraw your consent (opt-out) for us to contact you at any time by emailing [privacy@creditclaimassist.co.uk](mailto:privacy@creditclaimassist.co.uk)

### What personal information does Credit Claim Assist process?

We process the following personal information:

- Personal details such as your date of birth, address, telephone number, email address and where applicable information to support a claim for a mis-sold financial product.
- Identity information such as your passport, driving license, utility bills or national insurance number and/or national identity card.
- We may, if applicable to your case or your joint case, access data relating to you, your partner or anyone else you are financially linked with.
- Financial details which, depending upon the service being provided, may include information about your bank accounts.
- Employment/self-employment details.

### Special Categories of Personal Data

Special categories of personal data include information about an individual's health and other categories of personal information which are closely protected. We do not generally process such information unless you have voluntarily provided this to us, or it is relevant to the service you have asked us to provide you with. For example, where you have advised us of an issue, such as your health, which could mean that due to your personal circumstances or personal characteristics you are particularly vulnerable to financial detriment or may experience particular difficulty accessing our services. We will process sensitive information where you have provided this information to us and have agreed that we can use this information to deliver products and services to you. Where possible we shall seek to minimise the collection and use of such special categories of personal data.

### How we use your Information

We use your information to:

Provide Claims Management services to you.

Contact you about your potential financial mis-selling claim.

We will process your information for the purpose of providing our claim management service which will consist of assessing whether you meet the criteria for mis-sold financial claims and, where the necessary criteria are established, may share your data with a financial claims processing service who will contact you to explain their service and the terms under which they will perform the service. We will continue to process your data for the duration of our providing services to you. Throughout our service to you we will send you general commercial communications using the contact details you provide to us. We will contact third Parties on your behalf, with your specific instructions. In order to provide our service to you effectively we may also send you email notifications and contact you by telephone.

Comply with legal obligations for the prevention of financial crime and money laundering.

We will process your data where we are permitted by law or to comply with applicable laws and regulation for the prevention of financial crime and money laundering.

Where we have a legitimate interest to do so.

There are many situations that require the processing of personal data under 'Legitimate Interest', an example of this is to administer our Website including ensuring that we can enable your use of our services (including enquiries and complaints about our website) and improve your browsing experience by personalising the website. Where it is necessary, we will carry out Legitimate Interest Assessment and Data Protection Impact Assessments.

To help you understand more about how we use your information we have included the following table.

PURPOSE	LEGAL BASIS
Providing a service and internal processing	
To assess your needs and provide you with suitable products and services	<input type="checkbox"/> Your consent in order to provide you with our services. <input type="checkbox"/> Where special categories of personal data are processed, these are necessary to assess your needs
To service and administer your matter	<input type="checkbox"/> Legitimate interests to provide and manage the service
To verify the identity of our customers	<input type="checkbox"/> Consent to comply with legal obligations and meet requirements of the business we will refer your details for them to offer you a claims processing service.
To confirm, update and improve our customer records	<input type="checkbox"/> Legitimate interest to comply with legal obligations in the Data Protection legislation
To provide you with any information on the services that you have requested	<input type="checkbox"/> Your consent in order to comply with your request to provide information on the services you have requested.
Relationship Management	
To manage and develop our relationship with you	<input type="checkbox"/> Legitimate interest to service your matter and improve our service to you
To inform you of products and services that may be of interest to you, where you have chosen to be made aware of this	<input type="checkbox"/> With your consent or where there is a legitimate reason to do so backed up by a Legitimate Interest Assessment (LIA)
Training and development	
For training purposes and to improve our service to you	<input type="checkbox"/> Legitimate interests to improve our services and develop our employees
Complying with Legal Obligations	

To prevent, investigate and prosecute crime, fraud and money laundering	<input type="checkbox"/> Legitimate interest to comply with legal obligations for prevention of financial crime and money laundering
For auditing purpose	<input type="checkbox"/> Legitimate interest to conduct audits and to comply with a relevant regulatory body requirements.
If we are obliged to disclose information by reason of any law, regulation or court order	<input type="checkbox"/> To comply with legal obligations
Other	
To transfer information to any entity which may acquire rights in us	<input type="checkbox"/> Legitimate interests for commercial interests
For any other purpose to which you agree.	<input type="checkbox"/> With your consent

#### Failure to Provide Personal Information

We require certain personal information to be able to perform our services. Before you use our service, we will explain what data is required and why. If you do not provide the information or withdraw your consent to process it we will be unable to provide our service to you.

#### How we retain your personal information

We will retain your personal information in accordance with applicable laws. We will take reasonable steps to destroy or anonymise personal information we no longer need for the purposes we have set out above.

Our retention periods are:

Type of personal Information	Retention Period
General personal data which includes your normal personal data, personal identity and personal financial data	<input type="checkbox"/> 6 years after the end of our business relationship with you, or the end of your matter which ever comes later
Client Due Diligence Material which includes copies of your Passport, Drivers License, Bank Statements and any associated documents and explanations you have given to us to prevent fraud, financial crime and money laundering	<input type="checkbox"/> 5 years after the end of our business relationship with you, or the end of your matter which ever comes later
Special categories of personal data	<input type="checkbox"/> 6 years after the end of our relationship with you
Call recordings	<input type="checkbox"/> 1 year

#### How we share your information

The service that we offer may require us to identify a specialist claim processing service to refer your claim. In order to do this we require to share your data with them. We will not do this without your consent but will be unable to provide our service to you if you do not give consent to share your data for this purpose.

During our service and where necessary or required we share your data with the following third parties who provide critical functions to our business and will process your personal information as directed by us and in accordance with strict data security arrangements:

- ☐ Our Auditors, external assessment bodies, regulatory organisations to achieve and maintain any Regulatory or Quality Assurance Standards and accreditations which meet our legal obligations.
- ☐ To named lenders, loan brokers credit card companies, catalogue companies and other organisations who may have sold financial products to you in the past.
- ☐ Other Government Departments such as HMRC, the Financial Ombudsman (FOS) or the Financial Services Compensation Scheme to fulfil your and our legal obligations.

Other Service Providers who may have access to your data.

**Advertisers:** We use a third-party advertising representative, Otelli, who design, host and manage our advertisements. They will also set cookies on your device in accordance with our cookie policy. They are our data processor, which means they only process your data under our contract with them and under our strict instruction. You may opt-out of these at any time. They receive a copy of the data that you have submitted through our website, including your IP address. We also use third party advertising services who provide analytical information about our advertising to help us improve this in the future. In any event, the data held by analytics firms is on an anonymous basis meaning they cannot identify you;

**Our Systems and IT:** We use third party firms who provide essential storage arrangements (including call recordings), software and support to our infrastructure;

**Post and Printing:** We use an outsourced print-house who manages our printing, they receive a copy of postal communication and print and send this on our behalf;

**Our Regulators:** We may be required to provide your data to our Regulators, who include the Financial Conduct Authority, the Financial Ombudsman Service and the Information Commissioner's Office.

We have carefully selected our third parties due to their commitment to keeping your data safe, and all data is processed within the European Union and subject to the same legislation. If you request for us to stop processing your data, we will also communicate this to the relevant third parties if they are processing this on our behalf. If you have any concerns about the above third parties, please let us know and we can provide advice and support to help you manage your data preferences.

**Information Security:** We invest appropriate resources to protect your personal information, from loss, misuse, unauthorised access, modification or disclosure. However, no internet-based site can be 100% secure and we cannot be held responsible for unauthorised or unintended access that is beyond our control.

**Updates:** We will keep this Privacy Policy under review and make updates from time to time. Any minor changes to this Privacy Statement will be posted on this page and we will communicate any major changes to you.

**Cookies:** A cookie consists of information sent by a web server to a web browser, and is stored by the browser. The information is then sent back to the server each time the browser requests a page from the server. This enables the web server to identify and track the web browser. Please click [here](#) to view our Cookie Policy which details how we use cookies on this website.

You may also wish to visit: <http://www.allaboutcookies.org> for further information.

**Your Rights:** You have the right to request copies of your personal information without charge.

If you think any of the personal information we hold about you is inaccurate, you may also request it is corrected or erased. You also have a right, in certain circumstances, to object to our processing of your personal information, to require us to stop processing your personal information and/or to withdraw your agreement to processing based on 'consent', but this does not apply where we have other legal justifications to continue processing your data.

In relation to all these rights, please write to us at the address below.

**Disclosures:** We may disclose information about you to any of our employees, officers, agents, suppliers or subcontractors insofar as reasonably necessary for the purposes as set out in this privacy policy.

In addition, we may disclose information about you: to the extent that we are required to do so by law; in connection with any legal proceedings or prospective legal proceedings; and in order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk).

**Complaints Process:** If you have a complaint about how we have handled your personal information you may contact us using the details below and we will investigate your complaint. You also have the right to complain to the Information Commissioner's Office - ([www.ico.org.uk](http://www.ico.org.uk)).

#### Contact Us

You can contact us by writing to us at:

Credit Claim Assist

Ground Floor

Smokehall Lane

Winsford

Cheshire,

CW7 3BE.

Telephone queries can be made to 0161 989 5908.

Or by email to [privacy@creditclaimassist.co.uk](mailto:privacy@creditclaimassist.co.uk)

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