

Customer Privacy Notice

Protecting your information

Your privacy is important to us and we are committed to ensuring that your information is secure. To prevent unauthorised access or disclosure, we have put in place suitable physical, electronic, and managerial procedures to safeguard and secure the information we collect from our customers as well as users of our website and, if we ask you to provide certain information, you can be assured that it will only be used in accordance with this Privacy Notice.

Set out below is an explanation of how we process information about our customers and visitors to the site, in accordance with the Data Protection Act 2018 (DPA18) and the UK General Data Protection Regulation (GDPR).

This notice sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

Definitions

Data Controller	A controller determines the purposes and means of processing personal data.
Data Processor	A processor is responsible for processing personal data on behalf of a controller.
Data Subject	Natural person.
Categories of data: <ul style="list-style-type: none">Personal data	The GDPR applies to 'personal data' meaning any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier (as explained in Article 6 of GDPR). For example, name, passport number, home address or private email address. Online identifiers include IP addresses and cookies.
Categories of data: <ul style="list-style-type: none">Special categories of personal data	The GDPR refers to sensitive personal data as 'special categories of personal data' (as explained in Article 9 of GDPR). The special categories specifically include genetic data, and biometric data where processed to uniquely identify an individual. Other examples include racial and ethnic origin, sexual orientation, health data, trade union membership, political opinions, religious or philosophical beliefs.
Processing	Means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.
Third party	Means a natural or legal person, public authority, agency or body other than the data subject, controller, processor and persons who, under the direct authority of the controller or processor, are authorised to process personal data.

Who are we?

We are registered as a Data Controller with the Information Commissioners Office, however for the purposes of managing cases from Clients we are the Data Processor with the Client being the Data Controller. This means we work to documented instructions of the Data Controller.

Our contact details: For all data matters contact Data Protection Officer, 6 Europa Boulevard, Birkenhead. CH41 4PE.

The purpose(s) of processing your personal data

We use your personal data for the following purposes:

The collection of outstanding Liability Orders, Fines, Warrants, Orders and Debts owed to our Clients in accordance with legislation, codes of conduct and best practice and resolution of any requirement deemed necessary in carrying out day to day business whilst undertaking our role.

The categories of personal data concerned

With reference to the categories of personal data described in the definitions section, we process the following categories of your data:

- Name
- Date of Birth
- National Insurance Numbers
- Business/Company/Employer Name
- Job Title
- Profession
- Visual and audio images of you through our use of Body Worn Video, CCTV and audio recording equipment in accordance with CIVEA Code of Conduct mandatory requirement
- Contact information such as email addresses and telephone numbers
- Demographic information such as postcode and preferences
- Financial information such as household income (salary/benefits/assets etc.) expenditure, credit/debit card numbers
- Personal data collected arising out of the debt collection and enforcement process (some of which may include sensitive data related to the customer or other third parties), such as information on the physical or mental health or condition of the debtor and details of incidents occurring during debt enforcement visits
- Details of benefit entitlement and claimant details
- IP address (automatically collected)
- Web browser type and version (automatically collected)
- Operating system (automatically collected)
- A list of URLs starting with a referring site, your activity on our site, and the site you exit to (automatically collected)
- Caller line identification
- Complainants and other individuals in relation to a service complaint or enquiry
- Vehicle registration keeper details; and
- Banking details that you have permitted us to use on your behalf

With reference to the special categories of personal data described in the definitions section, we process the following categories of your data:

- Details of criminal convictions including applicable Police National Computer data provided with relevant Warrants
- Genetic data where processed to uniquely identify an individual
- Racial and ethnic origin
- Health data

We have obtained your personal data from:

- Clients
- Approved Trace suppliers
- Approved outsourced data suppliers
- Publicly available data via Social Media including Facebook, Twitter, Instagram etc
- Information you have provided as part of an application form
- Information you have provided to support a means enquiry

What is our legal basis for processing your personal data?

Personal data (article 6 of GDPR) lawful basis for processing your general personal data:

Our processing is necessary for compliance with a legal obligation and for the performance of a task carried out in the public interest. The processing is necessary to identify persons with outstanding Liability Orders, Fines, Warrants, Orders or Debts owed to our Clients, to obtain payment, remove goods or execute the Warrant. We are acting on the basis of authority from the court and their power to enforce or execute Warrants as set out in regulation:

- Tribunal Courts and Enforcement Act 2007, Schedule 12
- Taking Control of Goods Regulations 2013
- Taking Control of Goods (Fees) Regulations 2014
- Magistrates' Courts Act 1980
- Magistrates' Courts Warrants (Specifications of Provisions) Order 2000 as amended
- Crimes and Courts Act 2013
- Domestic Violence Crime and Victim Act 2004 (S4)

On occasions, and only where we have considered purpose, necessity and balancing tests, our processing will be for Legitimate Interests to support you or us. Where we partner with a research body/trade industry body such as the Enforcement Conduct Board ("ECB"), to assist them in carrying out research into the industry, this may involve us sharing anonymized and/or pseudonymized Body Worn footage with a research company for them to analyse from time to time.

Special categories of personal data (article 9 of GDPR) lawful basis for processing your general personal data:

We may require you to provide information to support claims of vulnerability. This is consent based data processing where you will agree to provide the information required to process such claims. Information provided shall only be used for this purpose.

As an Approved Enforcement Agency for His Majesty's Courts and Tribunals Service, we have official authority to process Warrants and Orders which relate to criminal convictions or offences. Processing of this data is necessary for the administration of justice.

More information on lawful processing can be found on the ICO website <https://ico.org.uk>.

Sharing your personal data

Your personal data will be treated as strictly confidential.

We may disclose your personal data to our instructing client to fulfil a contract, where we have a legal obligation, or where we have a legitimate interest to do so.

We may sometimes contract with third parties to supply services to you on our behalf or provide services on our behalf. We have a number of third parties who provide specialist services on our behalf including processing systems, payment processing, tracing, mailing and insurance. These companies are:

- Civica <https://www.civica.com/en-gb/product-pages/collections>
- Postworks UK <https://www.postworks.co.uk>
- Opayo (formerly Sagepay) <https://www.opayo.co.uk>
- DataTraceUK <https://www.datatraceuk.com>
- UKSearch Ltd <https://www.uksearchlimited.com>
- DVLA <https://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency>
- Research Companies that have been appointed to view personal information (particularly Body Worn footage) to undertake research and procedure anonymized reports for the ECB (an independent oversight body for the debt collection industry which we are active in). <https://enforcementconductboard.org/>

In some cases, the third parties may hold or require access to some or all your data for example to support insurance claims, disputes etc. Where any of your data is required for such a purpose, we will take all reasonable steps to ensure that your data will be handled safely, securely, and in accordance with your rights, our obligations, and the obligations of the third party under the law.

We may compile statistics about the use of our website including data on traffic, usage patterns, user numbers, sales and other information. All such data will be anonymised and will not include any personally identifying information. We may, from time to time, share such data with third parties such as prospective investors, affiliates, partners and advertisers. Data will only be shared and used within the bounds of the law.

In certain circumstances we may be legally required to share certain data held by us, which may include your personal information, for example, where we are involved in legal proceedings, where we are complying with the requirements of legislation, a court order, or a governmental authority. We do not require any further consent from you in order to share your data in such circumstances and will comply, as required, with any legally binding request that is made of us.

We may share your data in pursuing an interest that corresponds with a general public interest or a third party's interest. This may include situations where we are required to go beyond its specific legal obligations set in laws and regulations to assist law enforcement, government agencies or private stakeholders in their efforts to combat illegal activities, such as detection of crime, money laundering, fraud prevention or misuse of services. However, the use of personal data in such circumstances will be restricted to data which is relevant to our services and necessary to identify you.

We may share Body Worn Video recordings, CCTV recordings or call recordings with the client whom we are acting for, to investigate a complaint. We may share anonymised or pseudonymized Body Worn footage with a research company acting on behalf of the ECB for them to analyse from time to time.

How long do we keep your personal data?

We keep your personal data for no longer than reasonably necessary which we deem to be a period of up to 7 years in order to assist us to contact you and possibly prevent unnecessary fees, deal with Client queries, confirm fees and VAT queries to the relevant authorities, deal with any legal challenges which can take up to 6 years to be initiated, and for the Health and Safety of our staff. In terms of call recordings, Body Worn Video recordings and CCTV recordings are retained for up to 6 months where possible, unless they are being used to investigate a complaint, or we have a legitimate business need or regulatory obligation which requires that we hold your data for a different time period. All emails are stored for up to 90 days.

Providing us with your personal data

We receive sufficient information about you from our Local Authority Council Clients and His Majesty's Courts and Tribunal Services to allow us to enforce the Court Orders, Warrants and Debt we are instructed to collect.

Where we request extra information from you such as financial circumstances, evidence of vulnerability and contact details such information assists us in our statutory duties and assists us to follow the appropriate Regulations. If you do not provide us with information, we request we will have to make decisions on the information we have.

- **Call Recording:** To help improve efficiency and effectiveness of some of the services provided to you by telephone, we record our calls that you make to us.
- **Body Worn Cameras:** To ensure the safety and security of our staff and to ensure that we operate within required standards, all Enforcement Agents are required to wear Body Worn Cameras that record their visit to an address and these recordings will contain personal data

Your rights and your personal data

Unless subject to an exemption under the GDPR, you have the following rights with respect to your personal data:

- The right to request a copy of the personal data which we hold about you
- The right to request that we correct any personal data if it is found to be inaccurate or out of date
- The right to request your personal data is erased where it is no longer necessary to retain such data
- The right to request that we provide you with your personal data and where possible, to transmit that data directly to another data controller, (known as the right to data portability), (where applicable i.e. where the processing is based on consent or is necessary for the performance of a contract with the data subject and where the data controller processes the data by automated means)
- The right, where there is a dispute in relation to the accuracy or processing of your personal data, to request a restriction is placed on further processing
- The right to object to the processing of personal data. In certain circumstances, where we only process your personal data because we have a legitimate business need to do so, you have the right to object to our processing of your personal data. Please note, where we use BWV footage for research purposes, some of your rights stated below may not apply in relation to such uses – in particular, where we rely on the research and statistics exemption under the Data Protection Act 2018, as this disapplies such rights

Please note that all Enforcement Agents are bound by the Tribunals, Courts and Enforcement Act 2007, the Taking Control of Goods Regulations 2013 and other National Laws and Government Standards which may prevent the above rights being fulfilled e.g., a request to restrict the processing of your data does not stop the recovery of your debt, and erasure of your data does not negate the existence of your debt.

Transfer of data abroad

We do not transfer personal data outside the EEA.

Automated decision making

We do not use any form of automated decision making in our business with actions undertaken being determined by rules and not of an autonomous nature.

Further processing

If we wish to use your personal data for a new purpose, not covered by this Privacy Notice, then we will provide you with a new notice explaining the new use prior to commencing the processing and setting out the relevant purposes and processing conditions.

Changes to our Privacy Notice

Any changes we may make to our Privacy Notice in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our Privacy Notice.

How to make a complaint

To exercise all relevant rights, queries or complaints please in the first instance contact our Data Protection Officer, 6 Europa Boulevard, Birkenhead. CH41 4PE.

If this does not resolve your complaint to your satisfaction, you have the right to lodge a complaint with the Information Commissioners Office - ICO (Supervisory Authority). You can find the most up to date methods to make your complaint at <https://ico.org.uk/make-a-complaint/>

You can also contact them via:

- Telephone: 0303 123 1113
- Live chat: <https://ico.org.uk/global/contact-us/contact-us-public/public-advice/>
- Postal address: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Approvers



Paula Jacobs
Chief Operating Officer
(Director)



Simon Jacobs
Chief Executive Officer
(Director)