

Privacy notice

This privacy notice tells you what to expect us to do with your personal information.

Our contact details

Post

Debtspute Ltd
The Colmore Building
20 Colmore Circus Queensway
Birmingham
B4 6AT

Telephone

01213090321

Email

email@debtspute.co.uk

What information we collect, use, and why

We collect or use the following information to **provide services**, in relation to **legal action, to comply with legal requirements, to mediate between creditors and debtors**, to provide **service and updates** or for **marketing purposes**:

- Names and contact details
- Addresses
- Date of birth
- Purchase and contact history
- Payment details (including card or bank information for transfers and direct debits)
- Credit reference information
- Account information
- Details of debts owed and, if different, debts disputed
- Website user information (including user journeys and cookie tracking)
- Call recordings
- Records of meetings and decisions
- Identification documents
- Information relating to compliments or complaints

- Often our instructions require a forensic analysis of a position and this is likely to mean that we will require significant information due to the forensic nature of our service.

We collect or use the following information for **recruitment purposes**:

- Contact details (eg name, address, telephone number or personal email address)
- Date of birth
- National Insurance number
- Copies of passports or other photo ID
- Employment history (eg job application, employment references or secondary employment)
- Education history (eg qualifications)
- Right to work information

Lawful bases

Our lawful bases for collecting or using personal information to **provide services, prevent crime, prosecute offenders or defend against legal action, for service updates or marketing purposes, for legal requirements and for recruitment purposes** are:

- Consent
- Contract
- Legal obligation

Where we get personal information from

- People directly (including clients)
- The person or organization our client either (a) alleges they are owed a debt or (b) it is alleged owes a debt together with their agents or advisors
- Debt collection agencies and other similar intermediaries
- Legal and judicial sector organisations
- Councils and other public sector organisations
- Publicly available sources

How long we keep information

If you do not become a fee-paying client then any information is discarded after two years.

If you are a fee-paying client then any information is retained for 6 years from the date of last contact.

Who we share information with

Data processors

Google UK Limited

This data processor does the following activities for us: Manage our email and cloud storage

Dropbox

This data processor does the following activities for us: Cloud storage

Other organisations

- Professional or legal advisors
- Financial or fraud investigation authorities
- Professional consultants
- Organisations we're legally obliged to share personal information with
- Debt collection agencies
- The Creditor, or Debtor, that we are appointed to mediate with together with their successors, assignees, agents or advisors.

Sharing information outside the UK

Where necessary, our data processors may share personal information outside of the UK. When doing so, they comply with the UK GDPR, making sure appropriate safeguards are in place. Please contact us for more information.

Your data protection rights

Under data protection law, you have rights including:

Your right of access - You have the right to ask us for copies of your personal data.

Your right to rectification - You have the right to ask us to rectify personal data you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

Your right to erasure - You have the right to ask us to erase your personal data in certain circumstances.

Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal data in certain circumstances.

Your right to object to processing - You have the right to object to the processing of your personal data in certain circumstances.

Your right to data portability - You have the right to ask that we transfer the personal data you gave us to another organisation, or to you, in certain circumstances.

Your right to withdraw consent – When we use consent as our lawful basis you have the right to withdraw your consent.

You don't usually need to pay a fee to exercise your rights. If you make a request, we have one calendar month to respond to you.

To make a data protection rights request, please contact us using the contact details at the top of this privacy notice.

How to complain

If you have any concerns about our use of your personal data, you can make a complaint to us using the contact details at the top of this privacy notice.

If you remain unhappy with how we've used your data after raising a complaint with us, you can also complain to the ICO.

The ICO's address:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Helpline number: 0303 123 1113

Website: <https://www.ico.org.uk/make-a-complaint>

Last updated

21 May 2024