

# PRIVACY NOTICE

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## Privacy Notice

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## Our Privacy Promise

At Debt Movement Limited (“Debt Movement”), we understand how important protecting your personal information is.

This privacy notice lets you know how we promise to look after your personal information, including what you tell us about yourself, what we learn by having you as a client, and the choices you give us about what marketing you want us to send you, and applies to you even if you decide not to go ahead with a service that we offer.

This notice explains how we do this, tells you about your privacy rights and how the law protects you, in accordance with the Data Protection Act 2018 and General Data Protection Regulation (GDPR).

In this privacy notice, “We” “Our”, “Us” and “They” is Debt Movement.

Debt Movement are an insolvency practice providing debt counselling, debt adjusting and credit information services. We propose and administer Individual Voluntary Arrangements (IVAs).

Our Insolvency Practitioners are licensed to act in the UK by the Insolvency Practitioners Association. Debt Movement is also an appointed representative of Superior Insolvency Solutions Ltd, who are authorised and regulated by the Financial Conduct authority. Our FCA registration number is 940843

Debt Movement is a “data controller” and as such we are responsible for how we hold and use personal information about you. Our Data Protection registration number is ZA528025.

We promise:

- To keep your data safe and private.
- Not to sell your data.
- To give you ways to manage and review your marketing choices at any time.

If you have any questions or want more details about how we use your personal information, you can call us on 0330 380 1707.

## How the law protects you

As well as our Privacy Promise, your privacy is protected by law. This section explains how that works.

We can only use your personal information if we have a proper reason to do so, which can be one or more of the following:

- To fulfil a contract we have with you;
- When it is our legal or regulatory duty;
- When it is in our legitimate interest;
- When it is necessary to carry out a public function;
- When it is necessary to protect your life or medical situation; or

- When you consent to it.

## Personal Information we collect

To provide our services, we collect personal information that uniquely identifies you. The following table explains the different kinds of personal information we collect and why.

Type of personal information	Description including examples:	Why we want the data, and what we will do with it:
Personal descriptors	Your name, age, date of birth, passport or driving licence.	We require this to identify you and communicate with you. You cannot opt out of providing this information.
Contact	Where you live and how to contact you.	We require this to identify you and communicate with you. You cannot opt out of providing this information.
Financial	This includes your income, expenditure, assets, benefits details, wage slips, tax returns, default history, legal action, county court judgements, previous credit history, credit reference information, bank account and debit card details.	We require this to provide certain services, such as to assess your eligibility for debt solutions or to establish your creditor information on your behalf. It is a contractual requirement for insolvency services. You cannot opt out of providing this information.
Employment information	This includes your employment status, occupation, pay date, salary amount, professional occupational status (e.g. Company Director, Police Officer).	We require this to assess your eligibility for debt solutions. It is a contractual requirement for insolvency services. You cannot opt out of providing this information.

<b>Type of personal information</b>	<b>Description including examples:</b>	<b>Why we want the data, and what we will do with it:</b>
Life information	This includes your marital status, number of children and/or dependents, general household details.	We require this to assess your eligibility for debt solutions. It is a contractual requirement for insolvency services. You cannot opt out of providing this information.
D e p e n d a n t descriptors	This includes the number of people physically or financially dependants on you. If a dependant is a child, this includes their date of birth.	We require this to assess your eligibility for debt solutions. You can opt out of providing this data.
Health information	This includes physical or mental disabilities. For example, if you complete the Debt and Mental Health Evidence Form.	We may collect certain special category data to identify if you are potentially vulnerable or require further support. You can opt out of providing this information.
Contractual	Details about the products or services we provide to you.	It is a contractual requirement for insolvency services. You cannot opt out of providing this information.
Behavioural	Details about how you use our products and services.	Marketing may record the details and Management Information may be generated using this information. You can opt out of providing this information.
Technical	Details on the devices and technology you use.	Marketing may record the details and Management Information may be generated using this information. You can opt out of providing this information.

<b>Type of personal information</b>	<b>Description including examples:</b>	<b>Why we want the data, and what we will do with it:</b>
Communications	What we learn about you from letters, emails, and conversations between us.	These are essential communications, deemed necessary to fulfil our contractual and legal obligations. You cannot opt out of providing this information.
Electronic signature	<p>We can send documents to you by email which you will need to review, consider and where you decide to proceed, sign using an electronic signature. You may be required to provide personal information to electronically sign the document.</p> <p>We will also collect information such as your name, the date and time of the event, the IP address and other information about the browser or device used to send, sign, approve or take other actions with respect to the document.</p>	<p>All this information is recorded as part of an audit trail that is linked to the electronically signed document.</p> <p>You cannot opt out of providing this information, however, you can opt out of using the electronic signature service and receive a hard copy of the documents by post.</p>
Open Data and Public Records	Details about you that are in public records such as the Electoral Register or Insolvency Register and information about you that is openly available on the internet.	<p>We may require this to assess your eligibility for debt solutions. Checking you are not listed on the Insolvency Register is a contractual requirement for insolvency services.</p> <p>You cannot opt out of providing this information.</p>

<b>Type of personal information</b>	<b>Description including examples:</b>	<b>Why we want the data, and what we will do with it:</b>
Documentary Data	Details about you that are stored in documents in different formats, or copies of them. This could include things like your passport, driving licence or birth certificate.	<p>We require this to provide certain services, such as to assess your eligibility for debt solutions. We require this to identify you and it forms part of our legal requirements under anti money laundering legislation.</p> <p>You cannot opt out of providing this information.</p>
Consents	Any permissions, consents, or preferences that you give us. This includes things like how you want us to contact you.	<p>We require your consent to act on your behalf. This is deemed necessary to fulfil our contractual and legal obligations.</p> <p>You cannot opt out of providing this information.</p>
National Identifier	A number or code given to you by a government to identify who you are, such as a National Insurance number.	<p>We require this to provide certain services, such as to assess your eligibility for debt solutions, to verify your identity and income.</p> <p>You can opt out of providing this information.</p>
Client feedback	This includes information that you voluntarily share with us about your experience in using our products and services, such as personal stories or complaints.	<p>We use this information for marketing purposes and may collect and publish client-generated content.</p> <p>This information is used to evaluate and develop our products and services. It may be shared with regulators and auditors.</p> <p>You can opt out of providing this information.</p>

## **Why we use your Personal Information**

Here is a list of all the ways that we may use your personal information, and the reasons we rely on to do so.

<b>What we use your personal information for</b>	<b>Our reasons</b>	<b>Our legitimate interests</b>
<p>To provide debt counselling, debt adjusting and credit information services to you. To propose an Individual Voluntary Arrangement. To manage our relationship with you. To develop new ways to meet our clients' needs and to grow our business. To develop and carry out marketing activities. To study how our clients use our products and services. To provide advice or guidance about our products and services.</p>	<p>Fulfilling contracts            Our legal duty            Our legitimate interests            Your consent</p>	<p>Keeping our records up to date, working out which of our products and services may interest you and telling you about them. To provide debt counselling, debt adjusting and credit information services to you. To propose an Individual Voluntary Arrangement. Developing products and services, and what we charge for them. Seeking your consent when we need it to contact you. Being efficient about how we fulfil our legal duties.</p>
<p>To develop and manage our brand, products and services. To manage how we work with other companies that provide services to us and our clients.</p>	<p>Fulfilling contracts            Our legal duty            Our legitimate interests</p>	<p>Developing products and services, and what we charge for them. Being efficient about how we fulfil our legal and contractual duties.</p>
<p>To deliver our products and services. To manage fees and charges. To exercise our rights set out in agreements or contracts.</p>	<p>Fulfilling contracts            Our legal duty            Our legitimate interests</p>	<p>Being efficient about how we fulfil our legal and contractual duties. Complying with regulations that apply to us.</p>
<p>To detect, investigate, report, and seek to prevent financial crime. To manage risk for us and our clients. To obey laws and regulations that apply to us. To respond to complaints and seek to resolve them.</p>	<p>Our legal duty            Our legitimate interests</p>	<p>Developing and improving how we deal with financial crime, as well as doing our legal duties in this respect. Complying with regulations that apply to us.</p>

<b>What we use your personal information for</b>	<b>Our reasons</b>	<b>Our legitimate interests</b>
To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and	Our legal duty Our legitimate interests	Complying with regulations that apply to us. Being efficient about how we fulfil our legal and contractual duties.

## Where we collect personal information from

We may collect personal information about you from data you give to us, data we collect when you use our services and from third parties we work with.

### Information you give to us:

- When you apply for our products and services
- When you talk to us on the phone\*
- When you use our websites or mobile device apps
- In emails and letters
- In client surveys

\*We record any telephone calls we have with you or any other third party. This is for training, monitoring and quality purposes and to meet our legal and regulatory obligations. Some telephone calls may be observed by staff for training and development purposes.

### Information we collect when you use our services. This includes the amount, frequency, type, location, origin and recipients:

- Profile and usage information. This includes the profile you create to identify yourself when you connect to our internet, mobile and telephone services. It also includes other data about how you use those services. We gather this data from devices you use to connect to those services, such as computers and mobile phones, using cookies and other internet tracking software.

### Information from third parties we work with:

- Companies that introduce you to us
- Financial advisers
- Creditors
- Credit reference agencies
- Social networks

- Fraud prevention agencies
- Payroll service providers
- Public information sources such as Companies House
- Agents working on our behalf
- Market Researchers
- Medical practitioners\*
- Government and law enforcement agencies

\*If the Debt and Mental Health Evidence Form is appropriate to your circumstances and you request your doctor to complete this form and return it to us, we may hold special category data on you. We will not share this special category data without your explicit consent.

## **Who we will share your personal information with**

We may share your information with other parties as without doing this we (or they) cannot carry out a legal duty or to provide you with the product or service you have chosen.

In addition, from time to time, we use the services of external consultants, legal specialists, or outsource certain aspect of our processes to other organisations, some of whom may be located outside of the European Economic Area. All outsourced service providers are carefully vetted and monitored to ensure the safeguarding of your information and may assist us with quality monitoring, general enquiries and case reviews, marketing, identity verification, audits, record keeping, scanning or printing.

With your authority we will share your information with credit reference agencies such as Equifax, Experian, or Call Credit. They already hold data on you and may send to us details of who you owe money to and how much you owe.

### **We'll use this to:**

- Make sure what you've told us is true and correct
- Help detect and prevent financial crime
- Propose your IVA
- Trace debts and creditors

We may also share your personal information with tracing agents where we have a legitimate interest to obtain up to date contact details to help us continue to provide our services to you.

In accordance with our legal obligations, we may be required to share information with the police, other law enforcement or government agencies. We will be required to provide information requested by our regulators, the Insolvency Practitioners Association, Insolvency Service or Information Commissioners Office.

You also have the option to appoint someone else to act on your behalf such as a spouse, family member or carer with whom we can share your information with. You will need to provide separate consent for us to be able to share your information with them, and you can revoke this consent at any time.

We may share your personal information with these organisations:

- Your creditors
- The Insolvency Practitioners Association, The Insolvency Service, Information Commissioners Office, HM Revenue & Customs and other authorities
- Credit reference agencies
- Fraud prevention agencies such as anti-money laundering verification services, including Smart Credit Limited trading as SmartSearch
- Insurers including Kerr Henderson (General Insurance Services) Ltd and Marsh Ltd
- Any party linked with your product or service
- Companies we have a joint venture or agreement to co-operate with
- Organisations that introduce you to us or that you ask us to share your data with
- IT Companies – we use third party software companies to help manage your data and provide our product and services to you. These include:
  - HubSolv Ltd, a case management system
  - Embella Ltd, a case management system
  - Signable Ltd, technology provider that allows electronic signatures
  - Connex One Ltd, a telephony company
  - Content Guru Ltd, a telephony company
  - Total Processing Ltd, a payment processor
  - ActionPoint Ltd, an IT support and services company
- Companies that we introduce you to. These include:
  - First Dispute Management Ltd
  - Asgard Financial Services Ltd
  - Refresh Debt Services Ltd
  - UK Debt Advisors Ltd
- Independent Financial Advisors
- Solicitors
- Price comparison websites and similar companies that offer ways to research and apply for financial products and services
- Outsourcing Partners, including Affinity Solutions
- External compliance advisors and auditors

We may also share your personal information if Debt Movement changes in the future. We may choose to sell, transfer, or merge parts of our business, or our assets. Or we may seek to acquire

other businesses or merge with them. During any such process, we may share your data with other parties. We will only do this if they agree to keep your data safe and private.

## **Fraud Prevention Agencies**

We will need to confirm your identity before we provide products or services to you. Once you have become a client of ours, we will also share your personal information as needed to help detect fraud and money-laundering risks. We use Fraud Prevention Agencies to help us with this.

Both we and fraud prevention agencies can only use your personal information if we have a proper reason to do so. It must be needed either for us to obey the law, or for a 'legitimate interest'.

A legitimate interest is when we have a business or commercial reason to use your information.

We will use the information to:

- Confirm identities
- Help prevent fraud and money-laundering
- Fulfil any contracts you or your business has with us

We or a fraud prevention agency may allow law enforcement agencies to access your personal information. This is to support their duty to detect, investigate, prevent and prosecute crime.

If we, or a fraud prevention agency, decide there is a risk of fraud, we may stop activity on your case and the fraud prevention agency will also keep a record of the risk that you, or your business, may pose.

Fraud prevention agencies can keep personal information for different lengths of time. They can keep your data for up to 6 years if they find a risk of fraud or money-laundering.

Fraud prevention agencies may send personal information to countries outside the European Economic Area (EEA). When they do, there will be a contract in place to make sure the recipient protects the data to the same standard as the EEA. This may include following international frameworks for making data sharing secure.

## **Automated decisions**

We use automated decision making in processing your personal information in relation to assessing your eligibility for a product or service, fraud prevention or checking your identity and residency status. If you disagree with the outcome of an automated decision, you can request a manual review of the accuracy of an automated decision.

## **Sending data outside of the EEA**

We will only send your data outside of the European Economic Area (EEA) to:

- Follow your instructions
- Comply with a legal duty
- Work with our outsourcing partners

If we do transfer information to our agents or advisers outside of the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA. We'll use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA. Learn more [on the European Commission Justice website](#).
- Put in place a contract with the recipient that means they must protect it to the same standards as the EEA. Read more about this here [on the European Commission Justice website](#).

## Websites and Cookies

Our website and communications contain links to other organisations and websites. This Privacy Notice only applies to Debt Movement.

If you use our website, we may collect your IP address, cookies, browser information, and use plugins that collect your information (e.g. Google Analytics). Cookies are text files placed on your computer to collect standard internet log information and visitor behaviour information. This is used to track visitor use of the website and to compile statistical reports on website activity.

For further information visit [www.aboutcookies.org](http://www.aboutcookies.org) or [www.ICO.org.uk/concerns/cookies/](http://www.ICO.org.uk/concerns/cookies/)

You can set your browser not to accept cookies and can find out more information in the links above, however in some cases our website features may not function as a result.

Temporary cookies form part of the security process while you are using the website; permanent cookies identify the link you used to find our website, check your browser so that we can make sure that our website and services work well with your computer and to help us monitor traffic on our website.

### Why are cookies used?

They help visitors. Cookies allow sites to do things like provide personalised content and remember their log-in details and settings. You can turn them off – this won't stop a website from working, but it might mean it won't work as well as it could, or that you have to do the same thing more than once.

They help website owners. Cookies tell website owners things like what search engine a visitor used to find the website, how often they've visited it, how long they've spent on it, and so on.

We've set out below the cookies that we may use and those that are set by third parties on our website.

Google Analytics	On site behaviour tracking
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Hotjar	Heatmaps and screen recording
Visual Website Optimiser	A/B testing and heatmaps
Facebook	Retargeting and tracking conversions
AdWords	Track Conversions

Except for essential cookies, all cookies will expire after 10 years.

### Marketing

We may use your personal information to tell you about relevant products and offers. This is what we mean when we talk about ‘marketing’.

The personal information we have for you is made up of what you tell us, and data we collect when you use our services, or from third parties we work with.

We study this to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

We can only use your personal information to send you marketing messages if we have either your consent or a ‘legitimate interest’. That is when we have a business or commercial reason to use your information. It must not unfairly go against what is right and best for you.

You can ask us to stop sending you marketing messages by contacting us at any time.

Whatever you choose, you’ll still receive other important, and legally required, information and documents.

We may ask you to confirm or update your choices if you take out any new products or services with us in future. We will also ask you to do this if there are changes in the law, regulation, or the structure of our business.

If you change your mind, you can update your choices at any time by contacting us.

### Security

We will use all reasonable efforts to safeguard the information we collect about you by having security and organisational procedures in place.

All personal information we hold is securely stored, and we conduct regular testing on our cyber and physical security procedures to ensure this is maintained. If at any time we believe there has been a breach of your personal data, we will notify you immediately.

You are responsible for keeping any personal passwords or similar security information private, including personal information you disclose to us via our social media channels.

## Your rights

We may need to collect personal information by law, or under the terms of a contract we have with you. If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform services required to propose your IVA or provide you with debt advice. It could mean that we cancel a product or service you have with us. Any data collection that is optional would be made clear at the point of collection.

### If you want access to your personal information

Also known as a **Data Subject Access Request**, you can access a copy of the personal information we hold by contacting us via one of the following methods:

by phone on: **0330 380 1707**

by email to: **complaints@debtmovement.co.uk**

by post to: **Complaints Officer**

Debt Movement UK Ltd  
3rd Floor Marsland House  
Marsland Road  
Sale  
Cheshire  
M33 3AQ

This will be provided free of charge and we will respond within one month.

### If your personal information is incorrect

If the personal information we hold about you is wrong, you have the right to request that it is corrected. Please contact us if you want to do this and we will take reasonable steps to correct it.

### If you want to restrict the processing of your data

In certain circumstances you may want to restrict the processing of your personal information.

You can ask us to restrict the use of your personal information if:

- It is not accurate
- It has been used unlawfully but you don't want us to delete it
- It not relevant anymore, but you want us to keep it for use in legal claims
- You have already asked us to stop using your personal information, but you are waiting for us to tell you if we can keep on using it

Please contact us if you want to do this and we will take reasonable steps to accommodate your request, if possible.

### **If you want us to stop using your personal information**

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using it if there is no need for us to keep it. This is known as the 'right to object', the 'right to erasure', or the 'right to be forgotten'.

There may be legal or other reasons why we need to keep or use your personal information, but please tell us if you think that we should not be using it and we will discuss this with you.

If you want to object to how we use your personal information, ask us to delete it or restrict how we use it please contact us.

### **If you want to port your personal information**

In some case you may be able to request your information be provided to enable other organisations to use your data. If you require, we can supply this information directly to another organisation if technically feasible.

Please contact us if you want to do this and we will take reasonable steps to accommodate your request, if possible.

### **If you want to withdraw your consent**

You can withdraw your consent at any time. Please contact us if you want to do this and we will take reasonable steps to accommodate your request, if possible.

If you withdraw your consent, we may not be able to provide certain products or services to you. If this is so, we will tell you.

## **How long we keep your personal information**

We will keep your personal information for as long as you are a client of Debt Movement. After you stop being a client, we will keep your data for 6 years for one of these reasons:

- This is a legal requirement of an IVA.
- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to rules that apply to us.

We may keep your data for longer than 6 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

## **Changes to our privacy notice**

Any updates to this privacy policy will be found on this page. If we make any important or significant changes to the way we may collect and use your personal information, we will notify you of this change.

## How to complain

Please let us know if you are unhappy with how we have used your personal information, please contact us using one of the following methods:

by phone on: **0330 380 1707**

by email to: **complaints@debtmovement.co.uk**

by post to: **Complaints Officer**

Debt Movement UK Ltd  
3rd Floor Marsland House  
Marsland Road  
Sale  
Cheshire  
M33 3AQ

You also have the right to complain to the Information Commissioner's Office. Find out on their website how to report a concern: [www.ico.org.uk](http://www.ico.org.uk).