

# debtassistUK

Together, every step of the way...

## Website privacy policy

We ask that you read this website privacy policy carefully as it contains important information on who we are, how and why we collect, store, use and share personal information, your rights in relation to your personal information and on how to contact us and supervisory authorities in the event you have a complaint.

This website privacy policy is divided into the following sections:

- Who we are
- Our website
- Our collection and use of your personal information
- Transfer of your information out of the UK and EEA
- Cookies
- Marketing
- Your rights
- Keeping your personal information secure
- How to complain
- Changes to this website privacy policy
- How to contact us

### **Who we are**

This website is operated by Assist UK Group Ltd (the “Firm”, “we”, “us”), a trading name of Debt Assist UK which is registered in England and Wales under company number 10433541 with its registered office at 4<sup>th</sup> Floor Universal Square, Devonshire street North Manchester, M126JH

Assist UK Group Ltd is authorised and regulated by the Financial conduct authority 769143. Assist UK Group is registered with the UK Information Commissioner’s Office (ICO) under registration number **ZA305080**.

We are committed to safeguarding the privacy of the personal information that is provided to us or collected by us during the course of our business, as well as the personal information we receive from visitors to our website.

When we do so we are regulated under the **General Data Protection Regulation** (GDPR) which applies across the European Union and the United Kingdom and we are responsible as ‘controller’ of that personal information for the purposes of those laws.

### **Our website**

This privacy policy relates to your use of our website, [www.debtassist.co.uk](http://www.debtassist.co.uk) only.

Throughout our website we may link to other websites owned and operated by certain trusted third parties. These other third-party websites may also gather information about you in accordance with their own separate privacy policies. For privacy information relating to these other third-party

websites, please consult their privacy policies as appropriate. We accept no responsibility or liability for these policies.

### **Our collection and use of your personal information**

We collect personal information about you in the following circumstances:

- when you are introduced to us
- when we meet you in person
- when we are in contact by telephone, email, via our website or otherwise

We collect most of this personal information from you directly, although we may also collect this indirectly, such as:

- from publicly accessible sources, e.g. Companies House
- from third-party sources of information, e.g. client due diligence providers
- information which you have made public on websites associated with you or your company or on social media platforms such as LinkedIn
- from a third-party, e.g. a person who has introduced you to us or other professionals (such as accountants) you may engage

The personal information we collect about you depends on the particular activities carried out through our website. This information includes:

- first and last name
- job title and company name
- email address
- telephone number
- postal address
- marketing and communications data (including your preferences in receiving marketing from us and your communication preferences)

We use this personal information to:

- verify your identity
- provide services to you
- customise our website and its content to your particular preferences
- notify you of any changes to our website or to our services that may affect you
- improve our services

This website is not intended for use by children and we do not knowingly collect or use personal information relating to children.

### **Our legal basis for processing your personal information**

When we use your personal information we are required to have a legal basis for doing so. There are various different legal bases on which we may rely, depending on what personal information we process and why.

The legal bases we may rely on include:

- **consent:** where you have given us clear consent for us to process your personal information for a specific purpose
- **contract:** where our use of your personal information is necessary for a contract we have with you, or because you have asked us to take specific steps before entering into a contract
- **legal obligation:** where our use of your personal information is necessary for us to comply with the law (not including contractual obligations)
- **legitimate interests:** where our use of your personal information is necessary for our legitimate interests or the legitimate interests of a third-party (unless there is a good reason to protect your personal information which overrides our legitimate interests)

### **Further information—the personal information we collect, when and how we use it**

For further details on when we collect personal information, what we collect as well as how we use it, please read the following sections:

<b>Purpose for which we process your information</b>	<b>Lawful basis for using your information</b>
To provide you with information and services that you request from us.	It is in our legitimate interests to respond to your queries and provide any information requested in order to generate and develop business. To ensure we offer a good and responsive service, we consider this use to be proportional and will not be prejudicial or detrimental to you.
To send you alerts, newsletters, bulletins, announcements and other communications concerning the Firm, legal developments or notifications we believe may be of interest to you.	It is in our legitimate interests to market our services. We consider this to be proportionate and will not be prejudicial or detrimental to you. You can opt-out of receiving direct marketing-related communications by unsubscribing.

<p>Use of cookies or similar technologies for data analytics to improve our website and email marketing (to the extent that this processes your personal data).</p>	<p>Your consent.</p>
<p>To invite you to seminars, events or other functions we believe may be of interest to you.</p>	<p>It is in our legitimate interests to market our services. We consider this to be proportionate and will not be prejudicial or detrimental to you. You can opt-out of receiving direct marketing-related communications by unsubscribing.</p>
<p>To enforce the terms and conditions of any contracts entered into with you.</p>	<p>It is in our legitimate interests to enforce our terms and conditions of service. We consider this use to be necessary for our legitimate interests and proportionate.</p>
<p>To send you information regarding changes to our policies, other terms and conditions and other administrative information.</p>	<p>It is in our legitimate interests to ensure that any changes to our policies and other terms are communicated to you. We consider this use to be legitimate interests and will not be prejudicial or detrimental to you.</p>
<p>To administer our website including troubleshooting, data analysis, testing, research, statistical and survey purposes.</p> <p>To improve our website to ensure that content is presented in the most effective manner for you and your computer, mobile device or other item of hardware through which you access our website.</p> <p>To keep our website safe and secure.</p>	<p>For all these categories it is in our legitimate interests to monitor and improve our services and your experience of our website and to ensure network security. We consider this use to be necessary for our legitimate interests and will not be prejudicial or detrimental to you.</p>

**Who we share your personal information with**

We routinely share your personal information with the following:

- the Firm's insolvency practitioner's and authorised debt management companies, staff and consultants based in the UK
- Creditfix Ltd
- Bennett Jones Ltd
- Unity Corporation Ltd
- Campbell Wallace Fraser Ltd
- Carrington Dean Ltd
- Debt Support Service Ltd
- Focus Insolvency group Ltd
- Access mortgages Ltd
- Basik Money Ltd
- Fresh start UK Ltd
- Hubsolv Ltd
- ConnexOne Ltd
- suppliers providing marketing services to us, or with whom we are conducting joint marketing exercises
- third-party data processors and service providers who assist with the running of our website and our office services including IT support services, client reception and telephone answering services, mailing services and data storage/back up services

We will share personal information with law enforcement or other authorities if required by applicable law.

We will not share your personal information with any other third party.

### **Transfer of your information out of the UK and EEA**

We may transfer your personal information to the following which are located outside the United Kingdom (UK) and European Economic Area (EEA) as follows:

- South Africa in order to *provide your contact details so that our overseas service providers can obtain instructions from you*

Such countries do not have the same data protection laws as the UK and EEA. Any transfer of your personal information to South Africa will be subject to the Protection of Personal Information Act 4 of 2013 (POPIA). While POPIA's provisions only apply to the extent that businesses are registered and incorporated within the borders of South Africa, the GDPR is applicable to every organisation on the African continent that processes the personal data or monitors the online activities of UK or EU citizens.

If you would like further information please contact us (see 'How to contact us' below). We will not otherwise transfer your personal data outside of the area comprising the UK and EEA or to any organisation (or subordinate bodies) governed by public international law or which is set up under any agreement between two or more countries.

## **Cookies**

A cookie is a small text file which is placed onto your device (e.g. computer, smartphone or other electronic device) when you use our website. We use cookies on our website. These *help us recognise you and your device and store some information about your preferences or past actions.*

For further information on cookies, our use of cookies, when we will request your consent before placing them and how to disable them, please see our **Cookie Policy**.

## **Marketing**

We would like to send you information about our products and service, which may be of interest to you. Where we have your consent or it is in our legitimate interests to do so, we may do this by post, email, telephone, text message (SMS) or automated call.

We will only ask whether you would like us to send you marketing messages when you tick the relevant boxes when you engage with us for the first time.

If you have previously agreed to being contacted in this way, you can unsubscribe at any time by:

—contacting us (see below)

—using the 'unsubscribe' link in emails or 'STOP' number in texts

For more information on your rights in relation to marketing, see 'Your rights' below.

## **Your rights**

Under the GDPR, you have a number of important rights free of charge. In summary, those include rights to:

- access to your personal information and to certain other supplementary information that this Privacy Notice is already designed to address
- require us to correct any mistakes in your information which we hold
- require the erasure of personal information concerning you in certain situations
- receive the personal information concerning you which you have provided to us, in a structured, commonly used and machine-readable format and have the right to transmit those data to a third party in certain situations
- object at any time to processing of personal information concerning you for direct marketing
- object to decisions being taken by automated means which produce legal effects concerning you or similarly significantly affect you
- object in certain other situations to our continued processing of your personal information

- otherwise restrict our processing of your personal information in certain circumstances

For further information on each of those rights, including the circumstances in which they apply, see the [Guidance from the UK Information Commissioner's Office \(ICO\) on individuals' rights under the General Data Protection Regulation](#).

If you would like to exercise any of those rights, please:

- email, call or write to us,
- let us have enough information to identify you,
- let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill), and
- let us know the information to which your request relates including any reference numbers, if you have them

### **Keeping your personal information secure**

We have appropriate security measures in place to prevent personal information from being accidentally lost or used or accessed in an unauthorised way. We limit access to your personal information to those who have a genuine business need to know it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

### **How to complain**

We hope that we can resolve any query or concern you raise about our use of your information.

The [GDPR](#) also gives you the right to lodge a complaint with a supervisory authority, in particular in a European Economic Area state or in the United Kingdom if you work, normally live or if any alleged infringement of data protection laws occurred in the relevant state. The supervisory authority in the UK is the Information Commissioner who may be contacted at <https://ico.org.uk/concerns/> or telephone: 0303 123 1113.

### **Changes to this website privacy policy**

This website privacy policy was last updated on 8 September 2020.

We may change this website privacy policy from time to time, when we do we will inform you via this web page.

### **How to contact us**

Please contact us if you have any questions about this privacy notice or the information we hold about you.

If you wish to contact us, please send an email to [help@mydebtassist.com](mailto:help@mydebtassist.com) or write to Debt Assist UK 4<sup>th</sup> Floor, Universal Square, Devonshire Street North Manchester M126JH or call 08000293992.