

Scott and Mears Credit Services Limited

Privacy Notice

BACKGROUND:

Scott and Mears Credit Services Limited understand that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all of our Customers and clients and will only collect and use personal data in ways that are described here, and in a way that is consistent with our obligations and your rights under the law.

1. Information About Us

Scott and Mears Credit Services Ltd

Registered in England under company number 05633041

Registered address: Charter House, 105 Leigh Road, Leigh on Sea, Essex, SS9 1JL

Main trading address: Suite 15, 33 Victoria Avenue, Southend on Sea, Essex, SS2 6DF

VAT number: 583 455123

We are regulated by the Financial Conduct Authority

We are a member of the Credit Services Association

2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

3. What is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the "GDPR") as 'any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier'.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

4. What Are My Rights?

Under the GDPR, you have the following rights, which we will always work to uphold:

- The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions using the details in Part 11.
- The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete. Please contact us using the details in Part 11 to find out more.
- The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we have where there is no compelling reason for its continued processing. Section 5 details what information we process, and why we need this information within our organisation in relation to the activities we undertake. This is why your right to be forgotten doesn't automatically lead to deletion of your information.

- The right to restrict (i.e. prevent) the processing of your personal data. This is not an absolute right and your data may still be processed under certain circumstances, including, for the protection of the rights of another legal or natural person, and for the establishment, exercise or defence of legal claims.
- The right to object to us using your personal data for a particular purpose or purposes. Section 5 details what information we process, and why we need this information within our organisation in relation to the activities we undertake. This is why your right to object doesn't automatically lead to deletion of your information.
- The right to data portability. This means that, if you have provided personal data to us directly, we are using it with your consent or for the performance of a contract, you can ask us for a copy of that personal data to re-use with another service or business in many cases.
- Rights relating to automated decision-making and profiling. We do not use your personal data in this way.

For more information about our use of your personal data or exercising your rights as outlined above, please contact us using the details provided in Part 11.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data, you have the right to lodge a complaint with the Information Commissioner's Office.

5. What Personal Data Do We Collect?

We may collect some or all of the following personal data (this may vary according to your relationship with us):

- Name;
- Address;
- Email address;
- Telephone number;
- Business name;
- Payment information;

Your personal data is obtained in the following ways:

- Data Controller (Client/creditor). Information will be passed to us on instruction and whilst the matter is ongoing
- Customer, through telephone and letter communication

6. How Do You Use My Personal Data?

Under the GDPR, we must always have a lawful basis for using personal data. This may be because the data is necessary for our performance of a contract with you and/or our client (controller), because you have consented to our use of your personal data, or because it is in our legitimate business interests to use it. Your personal data may be used for one of the following purposes:

- Managing your account.
- Communicating with you. This may include responding to emails or calls from you.

7. How Long Will You Keep My Personal Data?

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal data will therefore be kept for the following periods

- General debt collection files, once closed, twelve months;
- Legal files, six years from date of judgment.

8. How and Where Do You Store or Transfer My Personal Data?

We do not transfer your data outside of the United Kingdom. Data is stored on a UK based cloud server.

We undertake appropriate due diligence when dealing with cloud providers as required by the FCA.

9. Do You Share My Personal Data?

We do not sell or pass on your information to third parties for marketing purposes, but it may need to be passed to certain third parties, for example, if a trace is required or legal action is undertaken/enforced.

In some limited circumstances, we may be legally required to share certain personal data, which might include yours, if we are involved in legal proceedings or complying with legal obligations, a court order, or the instructions of a government authority.

If any of your personal data is required by a third party, as described above, we will take steps to ensure that your personal data is handled safely, securely, and in accordance with your rights, our obligations, and the third party's obligations under the law, as described above in Part 8.

10. How Can I Access My Personal Data?

If you want to know what personal data we have about you, you can ask us for details of that personal data and for a copy of it (where any such personal data is held). This is known as a "subject access request".

All subject access requests should be made in writing and sent to the email or postal addresses shown in Part 11.

There is not normally any charge for a subject access request. If your request is 'manifestly unfounded or excessive' (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

11. How Do I Contact You?

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please use the following details;

Email address: enquiries@scottandmears.co.uk.

Postal Address: Suite 15b, 33 Victoria Avenue. Southend on Sea, Essex, SS2 6DF.

Telephone: 01702 466300

12. Changes to this Privacy Notice

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection. In this case, the changes will be communicated to individuals who we deem to be affected.