

About us

We, The Claims Guys Limited, are committed to safeguarding the privacy of our website visitors, our prospective customers ("Prospects") and our Customers; this policy sets out how we will treat your personal information.

We are a Data Controller, which means that we determine the purposes and the means of processing your personal information. We are registered directly with the Information Commissioner's Office (ICO) and our data protection registration number is Z1652832. Our company is registered in England and Wales. Throughout this document we refer to the provision of our 'Claims Services' and 'Referral Services':

- Claim Services means investigating, advising or representing you in a financial services claim. We no longer offer this service to new Prospects, or existing Customers;
- Referral Services means referring you to one of our trusted partners, with your consent, so that they can provide their services to you, such as litigated claims, or tax refund claims (this is not an exhaustive list). We continue to offer this service to both new Prospects and existing Customers;

The data subject ("you")

For the purpose of data processing we will refer to you as either a Prospect or a Customer, depending on your relationship with The Claims Guys. **For ease, we have split this policy into three sections:**

- **Prospect:** this section is relevant to any potential Customers who have submitted an enquiry to us, or have utilised our Referral Service but have not entered into a contract with The Claims Guys by signing our Letter of Authority, agreeing to our Terms of Engagement.
- **Customer:** this section is relevant if you have previously entered into a contract with The Claims Guys for our Claims Services by returning a signed Letter of Authority, agreeing to our Terms of Engagement.
- **Everyone:** this section is relevant to all individuals who engage with us, including both Prospects and Customers.

Throughout the policy, we refer to your personal information as your data.

Prospects

Why we require your data

When you provide your data to us, you consent for us to use your personal information to

- contact you about the services we offer via the contact methods you have provided, which could include telephone, text message (SMS), email and/or post; and
- administer our website, including ensuring that we can enable your use of the services on our website (including enquiries and complaints about our website) and improve your browsing experience by personalising the website.

The data we require

To process your enquiry, we require that you provide your full name, email address and postal address. Depending on the method by which you make your enquiry, we may also require that you provide your telephone number.

Upon receipt of your enquiry we will use your data to get in touch with you about the service you have enquired about, and additional services we offer.

If you do not wish to provide these personal details, we will be unable to offer our services to you.

Data retention

We will keep your contact details following an enquiry for a maximum period of three years. During this period, we will contact you using the contact details you have provided to offer our services to you. Contact will be made using the contact methods you have provided which could include telephone, text message (SMS), email and post.

We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information. We will store all the personal information you provide on our secure servers that are subject to strict security requirements.

Withdrawing your consent

You can withdraw your consent for us to contact you by telephone, text message (SMS), email and/or post both at the time we collect your data and at any time after. You are able to withdraw consent verbally via telephone or in writing via email or post using the contact details at the end of this policy. Additionally, every electronic communication we send to you will include a way to opt-out.

Customers

How we will process your data

During the provision of our Claims Services, you agreed for us to process your personal information through signing our Letter of Authority which means you agree to our Terms of Engagement (our Agreement), to allow us to:

- supply to you Claims Services under our Agreement;
- contact third parties on your behalf, with your specific instruction;
- provide you with updates via telephone, text message (SMS), email and/or post where such contact details have been provided; and
- send statements and invoices to you and collect payments from you.

Data retention

Once you have entered into a contract with us, we will keep your data for as long as necessary to fulfil the purposes it was collected for. We will normally keep your data for six years, starting from the date of the conclusion of your last contract. After this time, we will delete the information or anonymise the data so that it cannot be linked back to you. The retention of your data enables us to provide our services to you, and fulfil our legal obligations including our accounting requirements and our regulatory obligations, such as complaints handling.

We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information. We will store all the personal information you provide on our secure servers that are subject to strict security requirements.

Updating your contact preferences

You are able to opt-out of contact by telephone, text message (SMS) and/or email at any time. Whilst you have an Agreement with us, you are unable to withdraw consent for postal communications, as we require this method of contact to fulfil our contractual and regulatory obligations.

You can update your contact preferences verbally via telephone or in writing via email or post using the contact details at the end of this policy.

Everyone

What information do we collect?

We collect, store and use the following kinds of information:

- Website use - we will record information about your computer and about your visits to and use of our website, including your IP address, geographical location, browser type, referral source, length of visit and number of page views;
- Personal information - for example, your name, date of birth, address details and contact information;
- Special or sensitive information – data protection law defines some personal information as 'sensitive' for example information about your physical health. It may sometimes be necessary to collect this information to help us provide you with a better service however, we will only collect and process this type of information with your consent;
- Financial information – to investigate any potential claims we may have required information about financial products you held which could include the type of product (i.e.: a loan or credit card), the start and end date of the product, transactional information or account statements;
- Employment and Tax information – if you utilise our Referral Services for tax refund claims we may require information about your current employment, employment history and information about your tax status to pass to our trusted partner.
- Information to help us to better understand you and provide you with information about other services which may be suitable and relevant. For example, information about how you interact with electronic communications we send, such as email and text message (SMS); and
- Information about other people - if you provide personal information about someone else, for example when a joint claim is made, you must do so with the permission of the other person. The personal information about the other person will be used in the ways as described in this policy.

How do we collect your personal information?

- When you make an enquiry to us by telephone, by email, on our website, via social media, through a third party or by any other means;

- When you provide information directly to us once you have entered into an Agreement with us by telephone, by email, on our website or by any other means;
- From a third party with your instruction, for example where you have signed our Letter of Authority instructing us to make an information request or Data Subject Access Request to a third party for the purposes of substantiating your claims;
- If you engage with us on social media or review platforms by interacting with us or adding a review;
- When we may need to obtain up to date information about you to ensure that contractual, legal or regulatory obligations are met for example, we may use a tracing agent to find up to date contact information for you; and
- Any other instance where you have given permission for your information to be provided to us.

How do we use your data?

To provide our services to you

- Contacting you to see how we can help if you have submitted an enquiry about our services but have not proceeded with this;
- Passing your personal information to one of our partners, with your consent, as part of our Referral Services, so that they can provide their services to you;
- Where you previously had an active claim(s) with us, as part of our Claims Services we may have passed your personal information to financial institutions and the Financial Ombudsman Service to progress your claim(s);
- Responding to any enquiries that you make via email, post, or social media; and
- Storing your personal information and using it to populate fields on our websites to make it easier for you to utilise our services in the future;

What is our legal basis for processing?

- Performance of a contract;
- Consent; or
- Legitimate Interests.

To market to you

- Contacting you about products and services which we think may be of interest to you, for example, by email and text message (SMS); and
- Inviting you to take part in and manage consumer surveys, reviews, and other market research activities.

Should you no longer wish to receive information about similar products and services, you can withdraw your consent for or object to receiving marketing communications from us and we will stop processing your data for marketing purposes. You can object verbally via telephone or in writing via email or post using the contact details at the end of this policy.

What is our legal basis for processing?

- Consent; or
- Legitimate Interests.

To personalise your journey with us

- Using your personal information to form a view on what services you may be interested in and tailor our marketing communications to you;

This is called profiling. We believe we have a legitimate interest to do this and that it does not harm your rights over your information. However, if you do not want us to use your personal information in this way, you have a right to object to this and can let us know using the contact details at the end of this policy.

What is our legal basis for processing?

- Legitimate Interests.

Other uses

- Internal Analysis: we may use your personal data to assess our performance as a business and for statistical analysis, as part of our legitimate interest to develop our business and our products; and

Sale, or re-structuring: we may share your data with potential buyers of some or all of our business during a sale, or re-structuring and may rely on legitimate interests to transfer ownership of your files with us to a third party.

What is our legal basis for processing?

- Legitimate Interests

Legal requirements

We may be required to use your data due to a legal requirement which is placed upon us; this includes our regulatory requirements such as financial record keeping, staff training and monitoring, in addition to complaint handling. We will always inform you if this is the case.

What is our legal basis for processing?

- Legal Obligation.

Who do we share your personal information with?

To facilitate your claims and provide our services to you we need to communicate your personal data to other individuals or organisations. Your personal data will always be processed in strict confidence and we will take all reasonable steps to ensure that any third party has adequate security measures in place.

- Progressing your claims: during the provision of our Claims Services we may have provided your data to named lenders or other service providers and, where required, the Financial Ombudsman and/or Financial Services Compensation Scheme. Additionally, our work for you may have required us to disclose information to other third parties to assist us in the investigation and progress of your claims, such as credit reference agencies;
- Referral to our partners: when providing our Referral Services we work with a number of United Kingdom based trusted partners who can provide additional services to our Customers, such as Claims Management Companies, Law Firms and Tax Agents. Where you provide consent for us to do this we will facilitate a referral to one of our partners and share your data with them. We list some of our partners in the table below. This is not an exhaustive list, and it may be updated from time to time.

Partner	Services Offered
The Claims Guys Legal Limited	Litigated claims, including Plevin and PCP Tax Refund claims
Brooksdale Ltd	Tax Refund claims
Phillipson Hardwick Advisory Ltd	Tax Refund claims
Ropto Limited	Switching and claims referral services

Where a partner is not named in the table above we will always provide you with information about the specific partner prior to obtaining your consent for the referral.

If you request for us to stop processing your data, we will also communicate this to the relevant third parties if they are processing this on our behalf. If you have any concerns about the above third parties, please let us know and we can provide advice and support to help you manage your data preferences.

- **Communicating with you:** we may use third party firms which provide omnichannel communication software to help us manage and send some of our email and text message (SMS) communications. We may also use an outsourced print house based in the United Kingdom to print and post letters that we send to you.
- **Collecting our fees:** where you have a fee that is due to us under our Agreement but remains unpaid despite efforts on our part to recover the funds due, we may pass your personal data to United Kingdom based third parties that support with debt management, including potential purchasers of any outstanding debt;
- **Marketing to you:** we use third party advertising representatives, including our marketing partner Ropto Limited, to design, host and manage our marketing materials, which includes communications sent electronically, for example by email. They will also set cookies on your device in accordance with our cookie policy. They are our data processor, which means they only process your data under our contract with them and under our strict instruction. They receive a copy of the data that you have submitted through our website, including your IP address. We also use third party advertising services which provide analytical information

about our advertising to help us improve this in the future. In any event, the data held by analytics firms is on an anonymised basis meaning they cannot identify you;

- **Our Systems and IT:** we use third party firms which support the running of our business through providing essential data storage, software and other IT services;
- **Meeting our obligations:** we use United Kingdom based professional legal, consultancy and accountancy services to help us fulfil our regulatory and legal obligations. In certain circumstances we may be required to provide your data to a Regulator, or other relevant body, for example the Financial Conduct Authority, the Financial Ombudsman Service, the Information Commissioner's Office or a law enforcement body; and
- **Other third parties:** we may share your data with other third parties where we believe we have a legitimate interest to do so, such as tracing agents, review platforms, market researchers, or potential buyers of some or all of our business during a sale, or re-structuring.

Legitimate interests

We may use your personal data for purposes outside of the provision of our services to you where we believe that it is in our legitimate interest to do so. When we rely on our legitimate interest, we make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data.

Our legitimate interests are:

- to service our Customers' needs and deliver services;
- to promote and market our products and services;
- to understand Prospects and Customers including their patterns, behaviours as well as their likes and dislikes; and
- to test and develop new products and services as well as improve existing ones.

One example of this is where we rely on legitimate interests to process your personal data for marketing purposes, which is outlined in more detail elsewhere in this policy. Other examples include (this is not an exhaustive list):

- Reviews and research: we may contact you to ask you to provide a review about the services which you have received or where we are carrying out market research which may help us design future products and services or to help improve our current services;
- Internal analysis: we may use your personal data to assess our performance as a business and for statistical analysis, as part of our legitimate interest to develop our business and our products; or
- Sale, or re-structuring: we may share your data with potential buyers of some or all of our business during a sale, or re-structuring and may rely on legitimate interests to transfer ownership of your files with us including any ongoing claims to a third party.

Automated decision making and profiling

As highlighted earlier in our Privacy Policy, we use profiling to personalise your experience with us and to allow us to better meet your needs.

Automated decision making refers to a decision which is taken solely on the basis of automated processing of your personal data. This means processing using, for example, software code or an algorithm, which does not require human intervention.

As profiling uses automated processing, it is sometimes connected with automated decision making. Not all profiling results in automated decision making, but it can do.

We only want to contact you about services that will benefit you. To support this may rely on automated decision making as part of our marketing strategy and some of the communications we send to you may be prompted by automated decision making.

You have the right to object to us profiling you for marketing purposes, or using automated decision making. You can object using the contact details at the end of this policy. Where we receive an objection from you, we will stop processing your personal information in this way within one month and confirm this to you.

Your data rights

You remain in control of your personal data and have rights over your data, we summarise some of these rights below.

You can make a request to exercise your rights using reasonable means, including by telephone, post or email. If you make the request by email, we will provide any response or information in a commonly used electronic format unless you instruct us otherwise. Where you make a request to exercise one of your rights, we will action this within one month. However, should the request be complex we can extend this by a further two months. We will inform you of this in this event.

- *Accessing your personal data*

You have the right to request from us a copy of the personal data that we may hold about you. This is often called a 'Data Subject Access Request'. We will provide this free of charge. However, if you make a repeat request, we may charge an administrative fee of £10.

Before providing this information to you or to another person or company, we may ask for proof of identity or ask sufficient questions to enable us to locate the information and ensure that we are only providing it where you have given your agreement.

- *Correcting your personal data*

If the personal information we hold about you is incorrect, or incomplete you have the right to request that we correct this.

- *Stopping, or limiting the processing of your personal data*

You may request that we stop processing your data, for a specific purpose or any purpose if you believe we are no longer entitled to process it. There may be occasions where we are unable to stop processing your personal data and we will discuss this with you when responding to your request.

- *Deleting your personal data*

If you believe that we no longer have any reason to process or hold your data, you may request that we delete this. There may be occasions where we are unable to delete your personal data due to contractual, legal or regulatory obligations. We will, however, discuss this with you when responding to your request.

- *Transferring your personal data*

You can request your data in a commonly used electronic format, and for us to transfer this to another entity or person, where we are processing your data with your consent or in accordance with a contract. This will only apply to information which is processed by automated means (i.e.: by using a computer).

Legal requirements

We may be required to use your data due to a legal requirement which is placed upon us; this includes our regulatory requirements such as financial record keeping, staff training and monitoring, in addition to complaint handling. We will always inform you if this is the case.

Third party data transfers

We will only share your personal information outside the United Kingdom (UK) where we have your consent, to comply with a legal duty, or where we work with a third-party service provider to enable us to provide you with our services, and they process information outside of the UK. If we do share your information outside of the UK we will make sure that it is protected in the same way as if it was being used within the UK. This includes through ensuring that the transfer is covered by an appropriate safeguard or that the European Commission has made an 'adequacy decision' in respect of their data protection measures. Although we are no longer part of the European Union (EU), the UK government has recognised European Commission adequacy decisions made before the end of the transition period, meaning we are able to continue to transfer data to the European Economic Area (EEA) and other countries with a European Commission adequacy decision in confidence, knowing that the appropriate safeguards are in place to ensure personal data is kept safe. More information on this can be found on the European Commission Justice website or the Information Commissioner's Office website.

In addition, some of the third-party service providers we use that are based in the UK or EEA may provide services which mean your data is transferred outside of the EEA. In any case, we ensure that there are appropriate security measures in place such as technical security, including encryption and restricted access to your data. We have strict contracts in place to make sure your data is kept safe. If you have any questions, please contact us.

Cookies

Our cookie policy can be found online at: <https://www.theclaimsguys.co.uk/cookie-policy/>

Third party websites

This policy references other websites. We are not responsible for the privacy policies or practices of third-party websites.

Policy amendments

We may update this policy from time-to-time by posting a new version on our website at <https://www.theclaimsguys.co.uk/privacy-policy/>

You should check this page occasionally to ensure you are happy with any changes.

Contact us

If you have any questions about this policy or our treatment of your personal data, please contact us:

- by email at: dataprotection@theclaimsguys.co.uk
- by post to: The Claims Guys Limited, Hamilton House, Church Street, Altrincham, Cheshire, WA14 4DR

Where provided electronically, a paper copy of this policy can be made available upon request.

Complaints

If you are not happy with how we process your personal information, you should contact us using the contact details provided above, to make a complaint

You also have the right to make a complaint to the Information Commissioner's Office (ICO) if you are unhappy with how we have used your personal information, for example, if we were to refuse to comply with a data rights request. We would however, prefer that you direct any complaints us in the first instance to we may attempt to resolve your concerns. You can find details of how to make a complaint to the ICO on their website, at: <https://ico.org.uk/make-a-complaint/>

The ICO's address:
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113