

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’. A definition of Claims Services can be found within our Terms of Engagement.

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 not yet entered into a contract with The Claims Guys by agreeing to our Terms of Engagement.
- **Customer:** this section is relevant once you have entered into a contract with The Claims Guys 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 Claims 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 and postal address. Depending on the method by which you make your enquiry, we may also require that you provide your telephone number and/or email address.

Upon receipt of your enquiry we will use your data to send you an Initial Pack, via post or email and may also contact you using the contact details you have provided to discuss your potential Claim(s).

If you do not wish to provide these personal details, we will be unable to offer our Claims 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 Claims 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 withdraw your consent for us to contact you by telephone, text message (SMS), email and/or post at any can time. 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 email and text message (SMS) 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 agree 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 Claim(s) we require information about financial products you hold/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;
- 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(s) 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(ies) 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(ies) for the purposes of substantiating your Claim(s);
- Where we require information about your financial product(s) to progress your Claim(s) we may obtain this from the credit reference agency, Experian. The information we have access to is limited to specific information about the financial products you hold/held, such as the date(s) you opened and closed an account. As part of our request we will provide Experian with your name, date of birth and contact information. Experian will use this information to assist them with identity verification and prevention of fraud/money laundering. More information about how Experian handles your personal data can be found online at <https://www.experian.co.uk/legal/crain/>
- 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.

Who do we share your personal information with?

We do not sell your data to third parties in any circumstances.

To facilitate your Claim(s) 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 Claim(s):** during our Claims Services we will provide your data, to named Lenders, Loan Providers, Loan Brokers, Banks or other service providers and, if required, the Financial Ombudsman and/or Financial Services Compensation Scheme. Additionally, our work for you may require us to disclose information to other third parties to assist us in the investigation and progress of your Claim(s), such as credit reference agencies. We may also provide a referral to a solicitor within our legal panel with your consent, including our Legal Partner, The Claims Guys Legal;
- **Communicating with you:** we use an outsourced print-house who manage our printing, they receive a copy of a postal communication and print and send this on our behalf. Additionally, we use marketing platforms to send some of our email and text message (SMS) communications;
- **Collecting our Fee(s):** where you have a Fee(s) 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 third parties that support with debt management, including potential purchasers of any outstanding debt;
- **Marketing to you:** we use third-party advertising representatives, including Ropto Limited, to design, host and manage our advertisements. 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 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 our 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.

We may also pass data to a third party for other purposes, where you provide consent for us to do this. For example, we may ask whether you would like to receive information about similar products and services from one of our Legal Partners, including The Claims Guys Legal. If you agree to this, we will pass your personal data to the Legal Partner so that they can contact you.

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.

Legitimate interests

We may use your personal data for purposes outside of our Agreement with 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.

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 later 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 file(s) with us including any ongoing Claim(s) to a third party.

Marketing and profiling

We use marketing to let you know about any further services offered by us which may be of interest to you, including communication of any developments that may have an impact on the original service you engaged with us about (e.g. a change in the law that will make additional services available to you) and/or similar products and services. In these instances we may also provide a referral to a solicitor within our legal panel, including our legal partner The Claims Guys Legal, with your consent.

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

We may use your personal information, including information about how you interact with communications we send to make decisions about what services we think you may be interested in and tailor our marketing communications to you. This is called profiling for marketing purposes.

We believe we have a legitimate interest to do this and that it is not against your rights. 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.

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.

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. In these circumstances, we may be required to keep your data by law. We will always inform you if this is the case.

Third-party data transfers

We will only share your personal information outside the EEA 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 EEA. If we do share your information outside of the EEA with a third-party service provider we will make sure that it is protected to the same extent as in the EEA. 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. 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 EEA may provide services which mean your data is transferred outside of the European Union. 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, Lynnfield House, Church Street, Altrincham, Cheshire, WA14 4DZ**

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

If you are not happy with how we process your personal information you should contact us to make a complaint. If you are not happy with how we have dealt with your complaint, you have the right to make a complaint with the Information Commissioner's Office. You can find their details on their website at <https://ico.org.uk/>