



## **PRIVACY POLICY**

Any reference to “we” or “us” in this privacy policy shall mean The Debt Advice Service which is a trading name of Pacific Financial Solutions Ltd. This privacy policy applies to [www.thedebtadvice.co.uk](http://www.thedebtadvice.co.uk) which is owned and operated by Pacific Financial Solutions Ltd.

Throughout this privacy policy “you” means the customer.

We believe you deserve the utmost respect when it comes to the security and use of your personal information, so we have described how we look after your information as clearly as possible.

Our data protection officer is responsible for the way our firm handles personal data.

### **INFORMATION WE COLLECT**

We collect information about you in which you provide to us through our website and through communications with us.

In addition to the personal and financial information you submit (or we collect), we may collect information about your computing including, where available, your IP address, operating system and browser type.

We may also record and/or monitor calls for quality checks and staff training.

### **INFORMATION WE HOLD**

We will hold information about you including: name, address, phone numbers, email address, date of birth, employment and banking and financial details which are associated with the service that we offer you.

We will also hold information about you from when you contact us and when we contact you.

Any other information which we reasonably need to operate your account or fulfil our regulatory obligations will also be held by us.

### **HOW WE WILL USE THE INFORMATION ABOUT YOU**

Subject to having obtained specific consent under Schedule 2 of the Data Protection Act 1998 (and for future data Article 4 of the General Data Protection Regulation). We will use your information to help identify, develop or improve products that may be of interest to you. We will contact you by email, SMS, letter, telephone or in any other way about our products and services, unless you tell us that you prefer not to receive marketing.



The information will be used to enable us to monitor and analyse our business and carry out market research. This information may be provided to independent external bodies such as governmental departments and agencies to carry out research.

Your data may also be used for other purposes for which you give your permission or where we are permitted to do so by law or it is in the public interest to disclose the information or is otherwise permitted under the terms of the General Data Protection Regulation 2016 and the Data Protection Act 1998.

### **YOUR RIGHT TO OBJECT TO DIRECT MARKETING**

You have the right to object to direct marketing. Please inform us of your objection by email, letter or telephone contact with our firm who will remove your details from our system in relation to direct marketing purposes.

### **INFORMATION WE SHARE**

We will keep your personal information confidential and only share it with others for the purposes explained in this policy where we have gained consent to do so.

If we provide you with a recommendation for your case to be passed on to a 3<sup>rd</sup> party we will always gain your permission before doing this.

We will not under any circumstances sell or share your data with third party marketing companies. We may however share the following information about you:

- With any firm, organisation or person who provides us with products or services or who we provide products and services to
- With any payment system we may use
- With regulatory and governmental authorities' ombudsmen, or other authorities, including tax authorities, including those overseas, where we are requested by them to do so.

### **ACCESS TO YOUR INFORMATION**

You have the right to request a copy of the information which we hold about you. This is called a Data Subject Access Request, which you can make by writing to The Debt Advice Service, Mills Hill Works, Corbrook Road, Chadderton, OL9 9SD.

In the first instance a request for information is free of charge. We may charge an administrative fee when a request is manifestly unfounded or repetitive in nature. We may also charge a further administrative fee when you request for us to provide further copies of the information already provided to you.



We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate. We will respond to your request within one month of receiving your request. We will inform you of the third parties to whom your data has been disclosed.

#### **YOUR RIGHT TO WITHDRAW CONSENT**

You have the right to withdraw your consent at any time. You can do so by including this in writing, by telephone or email.

#### **TRANSFER INFORMATION**

We may transfer your personal information abroad to other countries outside of the UK. If we do so, we will ensure the information is held securely to standards at least as good as those in the UK and only used for the purposes set out in this privacy policy.

#### **THIRD PART LINKS**

Our site may contain links to third party websites. If you follow a link to any of these websites, please note that these websites have their own terms and privacy policies and that we do not accept any responsibility or liability for them.

#### **CHANGES TO OUR PRIVACY POLICY**

We keep our privacy policy under regular review and we will place any updates on this webpage. This privacy policy was last updated in April 2018.

#### **CONTACTING US**

You can contact us at:

- Phone: 01706 404143
- Email: linda.p@pacificfs.co.uk
- Post: The Debt Advice Service, Mills Hill Works, Corbrook Road, Chadderton, OL9 9SD