

PRIVACY POLICY

Your privacy is very important to us. We promise to respect and protect your personal information and try to make sure that your details are accurate and kept up to date. This Privacy Policy sets out details of the information that we may collect from you and how we may use that information.

This website is not intended for children and we do not knowingly collect data relating to children through this website.

Please take your time to read this Privacy Policy carefully. It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

1. CONTROLLER

In this Privacy Policy references to “we” or “us” are to Richburns Limited. In order to provide our services, we will collect and use data about individuals. This means that we are a data controller and we are responsible for complying with data protection laws.

We have appointed a Data Protection Officer (DPO) who is responsible for overseeing our handling of personal information and questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights (as explained in section 9) please contact the DPO using the details set out below.

Richburns Limited
Address - 3rd Floor, North House, Romford, Essex, RM1 3PP
Email - compliance@richburns.co.uk
Telephone - 0208 507 1051

You have the right to make a complaint at any time to the Information Commissioner’s Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). This will not affect any other legal rights or remedies that you have. We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

2. THE DATA WE COLLECT ABOUT YOU

The personal information that we collect will depend on our relationship with you. Please look in the section below that best describes your relationship with us.

For example, we will collect more detailed information about you if you are a customer than we would if you simply made an enquiry about the services that we offer.

Sometimes we will ask for information relating to your health which is known as 'special categories of information'. When we are carrying out our activities, we are required to determine whether those subject to action from our activities could be regarded as vulnerable. In order to make this determination we may ask you for, or you may volunteer to give us, information about your vulnerability.

If you provide personal information to us about other people you must provide them with a copy of this Privacy Policy and obtain any consent where we indicate that it is required for the processing of that person's information in accordance with this Privacy Policy.

Individuals who we collect debt from and carry out action against (for the purposes of this policy, we shall refer to such individuals as Customers)

What personal information may we collect?

- Name
- Address (including current and previous addresses). Evidence that you are the current occupier of the address
- E-mail Address
- Phone Number
- Gender
- Date of Birth



- Marital Status
- Profession
- Job Title
- Voice recordings and photos from our field visits
- Any information contained in the notes made by our agents when they visit your property
- Council tax band of your address
- Credit reference data
- Information on your financial status
- Any information in client's notes
- Information obtained from credit and tracing checks including lifestyle information such as whether you are ex-directory, have active credit or do online shopping
- Information obtained from public sources such as social media profile names
- Caller line identification
- Recording of telephone calls and any information contained in notes of the call
- Financial Data including affordability checks
- Business or company data including name of legal entity, contact number and email address
- Transaction Data including details of services you have engaged us for
- Technical Data including internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website
- Usage Data including information about how you use our website and services

What special categories of information may we collect?

Information about your physical and mental health, in particular information about any disabilities you may have, illnesses or medical conditions or whether you are pregnant.

If you do not provide personal data

Where we need to collect personal data to complete the services we are employed to perform and you fail to provide the data requested, we may not be able to perform the services we are contracted to do so effectively. In this case, we may be unable to assist you, but we will notify you if this is the case at the time.

3. HOW IS YOUR PERSONAL DATA COLLECTED?

We use different methods to collect data from and about you including through:

- Direct interactions. You may give us your personal information by filling in forms or by corresponding with us by post, phone, e-mail, via our website or otherwise. This includes personal data you provide when you:
 - engage our services
 - give us some feedback
- Data provided by our clients when they register a new case with us and from third party Credit Reference and Tracing Agencies
- Automated technologies or interactions. As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies and other similar technologies. Please see our cookie policy
- Third parties or publicly available sources. We may receive personal data about you from various third parties such as Technical Data from analytics providers such as Google based outside the EU
- Where we visit your address, from our agents' handheld field technology through recording and photo equipment

4. HOW WE USE YOUR PERSONAL DATA

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests. Such needs will include keeping business records, using your personal information to carry out our debt collection or metering services, management information, statistical analysis, developing and testing our systems, analysing our business and improving the services we offer, carrying out strategic reviews of our business model and will cover all activities which are needed to carry out everyday business activities. When relying on this legal



ground, we are under a duty to assess your rights and to ensure that we do not use your personal information unless we can demonstrate a legitimate business need.

- Where we need to comply with a legal or regulatory obligation. For example our obligations under the law to protect vulnerable people.

When we use "special categories of personal information" (such as information about your health), we need to have an additional "legal ground" and we will rely on the following "legal ground":

- That it is in the substantive public interest. Such as where it is necessary under the law in order to protect the interests of vulnerable people

Generally, we do not rely on consent as a legal basis for processing your personal data.

PURPOSES FOR WHICH WE WILL USE YOUR PERSONAL DATA

We have set out below, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose for Processing	Legal Grounds for using your personal information	Legal grounds for using your special categories of information
• To carry out debt collection activities on behalf of our clients	• We have a legitimate interest to fulfil our contractual obligations to our client	• Not applicable
• Processing information and evidence about individuals to assess their vulnerability	• It is necessary to comply with legal obligation	• It is in the substantial public interest to protect the interests of vulnerable people
• Recording all interactions with all individuals who we collect debt from and carry out debt collection activities against and call centre recordings	• We have a legitimate interest to have records of all interactions with customers for business records, to record incidents with our staff for any complaints that arise	• Not applicable
• Taking payment details from customers	• We have a legitimate interest to ensure payment can be made in relation to the debt that we are collecting	• Not applicable
• Storing and processing of previous cases for the purpose of enforcing potential future claims	• We have a legitimate interest to effectively enforce future claims by our clients	• Not applicable
• Augmenting information provided by our clients with information provided by third parties such as credit agencies	• We have a legitimate interest to supplement information in this way to avoid disproportionate efforts of having multiple collections from our clients	• Not applicable
• To check that the Customer, from whom we are collecting, on behalf of our Client, is no longer resident at the address occupied by the New Occupier	• We have a legitimate interest to ensure that we have accurate and up to date records of customers to ensure that we can properly carry out our services to clients	• Not applicable
• To respond to any enquiries you make	• We have a legitimate interest to respond to all enquiries made on our website	• Not applicable



<ul style="list-style-type: none"> To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data) 	<ul style="list-style-type: none"> We have a legitimate interest to prevent fraud and in the context of a business reorganisation or group restructuring exercise <ul style="list-style-type: none"> Necessary to comply with a legal obligation 	<ul style="list-style-type: none"> Not applicable
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LAWFUL BASIS

Consent means you giving a freely informed choice for us to contact you in relation to the service we wish to offer and how we use your data. We will make sure that consent is appropriate and offers you a real choice of control over how we will use your data.

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service and the best and most secure experience. 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 for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

MARKETING

We will not use any of your data for the purposes of marketing.

THIRD-PARTY MARKETING

We will not transfer your data to any third party for the purposes of marketing.

COOKIES

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or non-functional. For more information about the cookies we use, please see our cookies policy.

CHANGE OF PURPOSE

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. DISCLOSURES OF YOUR PERSONAL DATA

We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4 above. These companies will not use your information to contact you. Selected third parties will be subject to obligations to process your personal information in compliance with the same safeguards that we deploy.

We work carefully with selected data processing companies such as:

- Our clients who have instructed us to carry out debt collection and metering services on you
- Self-employed debt collection agents to assist in delivery of our debt collection and metering services
- Credit reference and tracing agencies including TransUnion and Equifax Ltd
- Specific third parties for address cleansing and telephone number appending
- Barclays ePDQ for the processing of payments
- Microsoft for the geocoding of addresses



- Vodafone for the sending of SMS to get in touch with Customers, to remind them of payments that are due and to provide receipts of payments made
- Locksmiths, Engineers, Carpenters and other 3rd parties whose services we require to carry out the actions requested by our clients
- Police and Courts
- Legal advisers
- Other 3rd parties with whom the Customer has authorised us to discuss their personal circumstances with
- HM Revenue & Customs, Claims Management Regulator, Regulators and other authorities acting as processors based in the United Kingdom who require reporting of processing activities in certain circumstances.
- Accountants, Solicitors, Compliance Consultants and other like services acting as processors, based in the United Kingdom who require reporting of processing activities in certain legal and compliance circumstances.
- Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. INTERNATIONAL TRANSFERS

We do not transfer your personal data outside the European Economic Area (EEA).

7. DATA SECURITY

We endeavour to maintain the highest standard of data privacy and security to protect your personal details and other information concerning your account. We want our customers to feel completely confident in using our services, therefore we regularly review our processes and procedures to protect your personal information from unauthorised access and use, accidental loss and/or destruction.

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

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

8. DATA RETENTION

HOW LONG WILL YOU HOLD MY PERSONAL DATA FOR?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Details of retention periods for different aspects of your personal data are available and you can request from us by contacting us. By law we have to keep certain information about our customers and this data will be held solely and securely for those legal purposes.

In some circumstances you can ask us to delete your data (see request erasure within paragraph 9 below for further information). However, an erasure request may be partially declined. In the event a complaint has been made, coupled with an erasure request, we will maintain records relating to the complaint, including basic information such as name, and telephone name. In the event that you do not wish to be contacted by us, we are required to maintain a log of this request, withholding applicable data to ensure we no longer contact you further.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.



9. YOUR LEGAL RIGHTS

Under certain circumstances, you have rights under data protection laws in relation to your personal data. You have the right to:

- **Request access** to your personal data (commonly known as a “data subject access request”). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it. Unless requested otherwise, your personal information will normally be provided to you in writing unless you have made a request by electronic means such as e-mail, we will provide such information in electronic form where possible.
- **Request correction** of the personal data that we hold about you. We make reasonable efforts to keep your personal information where necessary up to date, complete and accurate. We encourage you to ensure that your personal information is accurate so please regularly let us know if you believe that the information we hold about you may be inaccurate or not complete. We will correct and amend any such personal information and notify any third party recipients of necessary changes.
- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- **Request restriction** of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data’s accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent** at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.
- **Lodge a complaint** with the Information Commissioner's Office if you believe that any use of your personal information by us is in breach of applicable data protection laws and/ or regulations. More information can be found on the Information Commissioner’s Office website: <https://ico.org.uk/>. This will not affect any other legal rights or remedies that you have. If you wish to exercise any of the rights set out above, please contact us. We respect your rights in relation to personal information that we hold against you, however, we cannot always comply with your requests, for example we may not be able to delete your information if we are required by law to keep it for a longer period of time or if we delete we would not have the necessary information we need to fulfil our obligation with our client.

NO FEE USUALLY REQUIRED

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances. 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.

WHAT WE MAY NEED FROM YOU

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to



any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

TIME LIMIT TO RESPOND

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

10. UPDATES TO THIS PRIVACY POLICY

We may need to make changes to this Privacy Policy periodically, for example, as the result of government regulation, new technologies, or other developments in data protection laws or privacy generally. Our most up to date Privacy Policy will always be shown on our website and will be signposted in all of our communications.

This Privacy Policy was last updated on: 04 March 2021

