

CCRA/LPL Data Policy

1.INTRODUCTION

This privacy notice provides you with details of how we collect and process your personal data through your use of our site www.latepaymentletter.co.uk or information sent to us in any other way for processing in connection with our services. By providing us with your data, you warrant to us that you are over 13 years of age.

CCRA Business Services Ltd is the data controller and we are responsible for your personal data (referred to as “we”, “us” or “our” in this privacy notice).

Contact Details

Our full details are:

Full name of legal entity: **CCRA Business Services Ltd T/A Late Payment Letter**

Address

5th Floor
167-169 Great Portland Street
London
W1W 5PF

Telephone Number 0203 834 9732

Email Address info@latepaymentletter.co.uk

It is very important that the information we hold about you is accurate and up to date. Please let us know if at any time your personal information changes by emailing us at

2. WHAT DATA DO WE COLLECT ABOUT YOU, FOR WHAT PURPOSE AND ON WHAT GROUND WE PROCESS IT

Personal data means any information capable of identifying an individual. It does not include anonymized data. We may process the following categories of personal data about you:

- Communication Data that includes any communication that you send to us whether that be through the contact form on our website, through email, text, social media messaging, social media posting or any other communication that you send us. We process this data for the purposes of communicating with you, for record keeping and for the establishment, pursuance or defence of legal claims. Our lawful ground for this processing is our legitimate interests which in this case are to reply to communications sent to us, to keep records and to establish, pursue or defend legal claims.

- Customer Data that includes data relating to any purchases of goods and/or services such as your name, title, billing address, delivery address email address, phone number, contact details, purchase details and your card details. We process this data to supply the goods and/or services you have purchased and to keep records of such transactions. Our lawful ground for this processing is the performance of a contract between you and us and/or taking steps at your request to enter into such a contract.

- User Data that includes data about how you use our website and any online services together with any data that you post for publication on our website or through other online services. We process this data to operate our website and ensure relevant content is provided to you, to ensure the security of our website, to maintain back- ups of our website and/or databases and to enable publication and administration of our website, other online services and business. Our lawful ground for this processing is our legitimate interests which in this case are to enable us to properly administer our website and our business.

- Technical Data that includes data about your use of our website and online services such as your IP address, your login data, details about your browser, length of visit to pages on our website, page views and navigation paths, details about the number of times you use our website, time zone settings and other technology on the devices you use to access our website. The source of this data is from our analytics tracking system. We process this data to analyse your use of our website and other online services, to administer and protect our business and website, to deliver relevant content and advertisements to you and to understand the effectiveness of our advertising. Our lawful ground for this processing is our legitimate interests which in this case are to enable us to properly administer our website and our business and to grow our business and to decide our marketing strategy.

- Marketing Data that includes data about your preferences in receiving marketing from us and our third parties and your communication preferences. We process this data to enable you to partake in our promotions such as competitions, prize draws and free give-aways, to deliver relevant website content and advertisements to you and measure or understand the effectiveness of this advertising. Our lawful ground for this processing is our legitimate interests which in this case are to study how customers use our products/services, to develop them, to grow our business and to decide our marketing strategy.

We may use Customer Data, User Data, Technical Data and Marketing Data to deliver relevant website content and advertisements to you (including Facebook adverts or other display advertisements) and to measure or understand the effectiveness of the advertising we serve you. Our lawful ground for this processing is legitimate interests which is to grow our business. We may also use such data to send other marketing communications to you. Our lawful ground for this processing is either consent or legitimate interests (namely to grow our business).

- Sensitive Data Sensitive data refers to data that includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data. We do not collect any information about criminal convictions and offences. The only sensitive data we collect from you would be in relation to your health and we would only store that type of data after receiving your verbal or written consent to note on your file – for the purpose of updating our client and holding your account due to your current health or vulnerability to evidence your circumstances. In order for us to process your special category data we would need to establish a legal basis for doing so. We would not process your sensitive data unless: you gave us your explicit consent to do so or it related to sensitive data which you had already made public or the processing was necessary in order to protect your vital interests and you were physically or legally incapable of giving consent: where it is necessary for reasons of substantial public interest where there is some other legal basis that allows us to use the information.

Where we are required to collect personal data by law, or under the terms of the contract between us and you do not provide us with that data when requested, we may not be able to perform the contract (for example, to deliver goods or services to you). If you do not provide us with the requested data, we may have to cancel a product or service you have ordered but if we do, we will notify you at the time.

We will only use your personal data for a purpose it was collected for or a reasonably compatible purpose if necessary. For more information on this please email us at info@latepaymentletter.co.uk In case we need to use your details for an unrelated new purpose we will let you know and explain the legal grounds for processing.

We may process your personal data without your knowledge or consent where this is required or permitted by law. You are free to withdraw your consent at any time. If consent is withdrawn you may have the right to have your personal data erased and it will no longer be used for processing, subject to provisions in the GDPR.

3. HOW WE COLLECT YOUR PERSONAL DATA

We may collect data about you by you providing the data directly to us (for example by filling in forms on our site or by sending us emails). We may automatically collect certain data from you as you use our website by using cookies and similar technologies. Please see our cookie policy for more details about this which is on our web site.

We may collect data about you provided to us by our clients for the purpose of carrying out our services we provide to them. We may receive data from third parties such as analytics providers such as Google based outside the UK, advertising networks such as Facebook based outside the UK, such as search information providers such as Google based outside the UK, providers of technical, payment and delivery services, such as data brokers or aggregators.

We may also receive data from publicly available sources such as Companies House and the Electoral Register based inside the UK.

4. MARKETING COMMUNICATIONS

Our lawful ground of processing your personal data to send you marketing communications is either your consent or our legitimate interests (namely to grow our business).

Under the Privacy and Electronic Communications Regulations, we may send you marketing communications from us if (i) you made a purchase or asked for information from us about our goods or services or (ii) you agreed to receive marketing communications and in each case you have not opted out of receiving such communications since. Under these regulations, if you are a limited company, we may send you marketing emails without your consent. However you can still opt out of receiving marketing emails from us at any time.

Before we share your personal data with any third party for their own marketing purposes we will get your express consent. You can ask us or third parties to stop sending you marketing messages at any time by emailing us at info@latepaymentletter.co.uk. If you opt out of receiving marketing communications this opt-out does not apply to personal data provided as a result of other transactions, such as purchases, warranty registrations etc.

5. WHO DO WE SHARE YOUR PERSONAL DATA WITH

We may have to share your personal data with the parties set out below:

- Service providers who provide IT and for administration services and purposes.
- Professional advisers including lawyers, bankers, auditors and insurers. For the purpose of carrying out our work and providing services, to our clients. Such as taking legal action and following up with enforcement action.
- Financial Ombudsman Service (FOS) to deal with complaints and resolve disputes.
- We will share your information with law enforcement agencies, Government bodies or other organizations if legally required to do so or if we have a good faith belief that such use is reasonably necessary to:

- o Comply with a legal obligation, process or request;

- o Detect, prevent, investigate or otherwise address security, fraud or technical issues; or
- o Protect the rights, property or safety of us, our users, a third party or the public as required or permitted by law (exchanging information with other companies and organisations for the purpose of fraud protection).

We require all third parties to whom we transfer your data to respect the security of your personal data and to treat it in accordance with the law. We only allow such third parties to process your personal data for specified purposes and in accordance with our instructions.

6. INTERNATIONAL TRANSFERS

We do not normally transfer your personal data outside the UK. However, if this changes we will only transfer your information outside of the UK/EEA where we have adequate measures in place to provide appropriate safeguards such as Model Clauses (Standard Contractual Clauses (SCCs)) and other appropriate safeguards such as (Code of Conduct and Certification).

7. DATA SECURITY

We have put in place security measures to prevent your personal data from being accidentally lost, used, altered, disclosed, or accessed without authorization. We also allow access to your personal data only to those employees and partners who have a business need to know such data. They will only process your personal data on our instructions and they must keep it confidential.

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

8. DATA RETENTION

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.

When deciding what the correct time is to keep the data for we look at its amount, nature and sensitivity, potential risk of harm from unauthorized use or disclosure, the processing purposes, if these can be achieved by other means and legal requirements.

For tax purposes the law requires us to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for six years after they stop being customers.

In some circumstances we may anonymize your personal data for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

9. YOUR INDIVIDUAL RIGHTS

Under data protection laws you have rights in relation to your personal data that include the right to request access, correction, erasure, restriction, transfer, to object to processing, to portability of data and (where the lawful ground of processing is consent) to withdraw consent.

You can see more about these rights at:

<https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/individual-rights/>

If you wish to exercise any of the rights set out above, please email us at info@latepaymentletter.co.uk

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 or refuse to comply with your request in these circumstances.

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.

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.

10. COMPLAINTS

If you wish to make a complaint about how we collect and process your personal data, please contact us using the contact details above and we will endeavor to deal with your request in line with our complaints procedure. This does not interfere with your right to raise a complaint with the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We should be grateful if you would contact us first if you do have a complaint so that we can try to resolve it for you.

11. CHANGES TO OUR PRIVACY NOTICE

Any changes we make to our Privacy Notice in the future will be updated on this page. Please check back frequently to see any updates or changes. Any changes will

become effective when we post the revised Privacy Notice on our website. It is your responsibility to ensure you are aware of the latest version of our Privacy Notice.

12. THIRD-PARTY LINKS

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

11. 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 not function properly. For more information about the cookies we use, please see cookie policy on our website.