

Scope

All data subjects whose data is processed by TC Debt Solutions, which is part of Thomson Cooper Accountants.

Responsibilities

Thomson Cooper Partner Mark Mitchell (mmitchell@thomsoncooper.com) is responsible for ensuring that this notice is placed in front of potential data subjects prior to TC Debt Solutions collecting / processing their personal data.

All employees of TC Debt Solutions and Thomson Cooper who interact with data subjects are responsible for ensuring that this notice is drawn to the data subject's attention and their consent to the processing of their data is secured.

For the purposes of the General Data Protection Regulation, Thomson Cooper are the Data Controllers (the holder, user and processor) of the information. We will keep all information safe and secure. Thomson Cooper is registered with the Information Commissioner's Office.

Fair Processing Notice

The personal data we collect from you will be used for the following purposes:

- Provision of Services & Advice
- Consultancy and Advisory Services
- Accounts and Records
- Marketing

By consenting to this, you are giving us permission to perform those actions. You may withdraw consent at any time by contacting the Thomson Cooper marketing department on 01383 628800.

What is Personal Data?

Under the EU's General Data Protection Regulation, Personal Data is defined as –

“any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person”.

Examples of personal data include:

- Names and home address details
- National insurance number
- Bank account details
- Dates of birth
- Telephone numbers
- Email addresses
- Photographs
- IP Addresses

Special Categories of Personal Data

Certain data is classified under the Regulation as “special categories”:

- Racial
- Ethnic origin
- Political Opinions
- Religious Beliefs
- Trade union membership
- Genetic Data
- Biometric Data
- Health Data
- Data concerning a natural person's sex life
- Sexual orientation
- Other

Consent is required for TC Debt Solutions or Thomson Cooper to process both types of personal data, but it must be explicitly given. Where we are asking you for sensitive personal data we will always tell you why and how the information will be used.

What types of personal data do we handle?

To carry out our duties we (TC Debt Solutions / Thomson Cooper) hold data in relation to:

- Personal details such as names, addresses, telephone numbers, email addresses
- Employment details
- Education and qualification history
- Financial details
- Racial or ethnic origin
- Medical information
- Licences or permits held
- Business activities of an individual

Whose personal data do we handle?

To carry out our duties, we handle personal data from a range of individuals. This includes:

- Private individuals
- Relatives, guardians and associates of the individual concerned
- Staff including volunteers, agents, temporary casual workers, members, self-employed and other persons contracted to work on our behalf
- Suppliers
- Complainants, correspondents and enquirers
- Advisers, consultants and other professional experts
- Former and potential members of staff, pensioners and beneficiaries
- Business /other contacts

Why does TC Debt Solutions / Thomson Cooper need to collect and store personal data?

For us to provide you with services, we need to collect personal data for correspondence purposes and/or detailed service provision.

In any event, we are committed to ensuring that the information we collect and use is appropriate for this purpose, and does not constitute an invasion of your privacy. We may pass your personal data on to third party service providers who are contracted to TC Debt Solutions / Thomson Cooper while dealing with you.

TC Debt Solutions / Thomson Cooper is obliged to keep your details secure and use them only to fulfil the service requested. Once your service need has been satisfied or the case has been closed, we will dispose of the details in line with our firm's procedures. If we wish to pass your sensitive personal data onto a third party we will only do so once we have obtained your consent, unless we are legally required to do so.

How do we collect personal about you?

The information we collect about you comes from:

- Forms you have completed and given to us
- Information that you have given us over the telephone
- Letters and/or emails that you have sent to us
- Details of any checks we have made to ensure the accuracy of the information we hold

How TC Debt Solutions / Thomson Cooper uses your information

TC Debt Solutions/ Thomson Cooper will process – that means collect, store and use – the information you provide in a manner that is compatible with the EU's General Data Protection Regulation (GDPR).

We will endeavour to keep your information accurate and up to date and not keep it for longer than is necessary. In some instances, the law sets the length of time information must be kept, but in most cases, we will use discretion to ensure that we do not keep records outside of our normal business requirements.

Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. Moreover, the information you provide will be subject to rigorous measures and procedures to minimize the risk of unauthorized access or disclosure.

Using your personal data

We will use the information you provide for the following purposes:

- Provision of Services
- Comply with legal obligation, including fraud and money laundering
- Financial management and debt recovery
- Market services and events
- Keep you informed about product and services we offer
- Send news and information relevant to you
- To administer payments from you

Data Sharing

To provide services, we may share your information with third parties. We will always seek consent prior to any information being shared. If you choose not to consent to this when asked, then that decision will be recorded and respected.

At any time, you have the right to refuse/withdraw consent to information sharing. The possible consequences will be fully explained to you.

With whom may we share the information?

We obtain and share personal data with a wide variety of sources, which may include but are not limited to:

- Individuals themselves
- Relatives, guardians or associated people with the individual - i.e. where there is a legal duty to do so.
- Her Majesty's Revenue and Customs (HMRC)
- Child Support Agency
- Ombudsman and other regulatory authorities
- Financial institutions e.g. banks, building societies, insurance and investment companies, pension providers
- Law enforcement agencies including the Police and the Serious Organised Crime Agency
- Cloud Service Providers

Why do we share information?

There are several reasons why we share information. This can be due to:

- Current legislation and regulations which imply that we must
- We may have to comply with a Court Order
- For the purposes of keeping your personal data safe and secure
- You have consented to disclosure

Any disclosures of personal data are always made on case-by-case basis, using the personal data appropriate to the specific purpose and circumstances and with the necessary security controls in place. TC Debt Solutions / Thomson Cooper work closely with several financial institutions to provide financial advice and services to private individuals. To ensure we achieve this goal it may be necessary to share information with our partner third parties to:

- Arrange the financial services products recommended and applied for
- Check the accuracy of the data we hold
- Ensure we meet our statutory and regulatory legal obligations, including those related to diversity and equality of opportunity
- For law enforcement, regulation, licensing, criminal prosecution and court proceedings
- Recover money owed
- To provide more streamlined services through our partner third parties e.g. we may employ agencies to act on our behalf
- To maintain the security and safekeeping of the personal data held

DATA PRIVACY & FAIR PROCESSING NOTICE



We will only use the data we hold to fulfil these functions efficiently and effectively. Information held is only shared with those agencies and bodies who have a "need to know basis".

Your personal data will not be used for any sales or marketing purposes outside of the firm. TC Debt Solutions / Thomson Cooper will not pass your information onto third parties unless we have your consent to do so or we are required by law to do so e.g. for fraud or crime purposes.

Transferring personal data outside the EU/EEA

TC Debt Solutions / Thomson Cooper will ensure that the data we hold is held within the EU as required by the regulation or one of the countries below which are deemed to adequate data protection law by the EU.

Andorra	Guernsey	New Zealand
Argentina	Isle of Man	Switzerland
Faroe Islands	Israel	Uruguay
	Jersey	

We will not transfer client data to the US unless the client has personally signed up to the US Privacy Shield.