

## PRIVACY POLICY

At Pension Claim Consulting Ltd (PCC) we're committed to protecting and respecting your privacy.

This Policy explains why, when and how we collect personal information about users of our service, be they prospects, enquirers, clients, individuals wishing to make claims or visitors to our website; this policy also details the information we process about our employees and suppliers. We will explain how we use your information, the reason we need to process it, the conditions under which we may disclose it to others, how we keep it secure and for how long we shall keep it.

We may change this Policy from time to time, so please check this page occasionally to ensure that you're happy with any changes. By providing your personal information to us, we shall assume that you have read, understood and agree to be bound by this Policy.

### Who we are

PCC act on our client's behalf in relation to miss-sold pensions or investments.

Data protection legislation has some specific terminology and for the purposes of the General Data Protection Regulation (GDPR) and Data Protection Act 2018 (DPA) we, that is PCC, are referred to as the 'Data Controller'. This means that once in possession of your personal information we are responsible for how it is used.

In this policy, we may refer to ourselves as we, us, our or PCC, in all of these cases we mean us, Pension Claim Consulting Ltd. We are not part of a group and unless we specifically tell you to the contrary, your information will only be used by us here at PCC.

Pension Claim Consulting Ltd is a company registered in England with the company number 9626782 and our registered office is Redlands Business Centre, 3-5 Tupton House Road, Sheffield, S10 5BY.

Pension Claim Consulting Ltd is regulated by the Financial Conduct Authority, authorisation number (FRN) 829766 and also registered with the Information Commissioners Office under registration number ZA128514.

Any questions regarding this Policy and our privacy practices should be sent by email to [info@pensionclaimconsultingltd.co.uk](mailto:info@pensionclaimconsultingltd.co.uk), our full contact details can be found at the end of this policy.

### To whom does this policy apply?

As you are reading this this notice this policy is probably applicable to you. This policy applies to anyone whose personal details we are processing, be that an individual making an enquiry with us, or one who is a potential or actual client, as well as website visitors, employees, suppliers and other strategic partners. Any personal information we obtain from you, or any of the above sources during the course of our business falls within the scope of data protection legislation.

## How we obtain your information

### **If you visit our website, make an enquiry with us or are a client**

We obtain information about you when you use our website, for example, when you voluntarily complete our contact, enquiry or site registration form. If you call, write, email or contact us via social media or other medium we shall also capture your information at that time.

All telephone calls into, and out of our office are recorded.

### **If you are an employee or applicant**

We will capture your information from application forms, and other medium via which you might contact us, and also from recruitment agencies and your public CV. Once you are an employee then records are kept in relation to your ongoing employment.

### **If you are a supplier or strategic partner**

We will normally only process individual contact details where necessary to enter into a commercial relationship, however, we may also identify suppliers and partners from public domain information and process contact details in order to contact them and enter into a business relationship with them.

## The information we collect

In nearly all cases of contact with PCC we need to take your name and address and contact details, which may include a contact number and email address. Your details may also include a social media account name and if you work for a company or organisation, their corporate details. Details regarding the reason for the relationship will also be made.

### **If you visit our website**

Visitors to our website will also have their IP address captured and we also use cookies to allow the site to operate, full details of cookies are outlined in our cookie policy <https://www.pensionclaimconsulting.co.uk/cookie-policy/>

Some of our landing pages have Google Maps functionality, and third-party cookies, which are unique identifiers to allow traffic analysis to Google Maps may be placed on your computer if you click on the map.

### **If you make an enquiry with us or are a client**

We will need to take sufficient information from you to allow us to adequately assess your claim, or deal with your enquiry. Information may include your date of birth, national insurance number, employment status, including your occupation, and any other information relevant to the claim or enquiry.

To help you, we need to collect information from you which is deemed to be sensitive, for example, details of your health or your financial history, if you have enter into an IVA or have been declared bankrupt. Other sensitive information which you volunteer shall only be held on your file if it is relevant to your claim or you have specifically asked us to do so. We will never collect information which is excessive or intrusive unless necessary to progress or manage your enquiry.

**If you are an employee or applicant**

We keep full contact details on prospective and actual employees, including agency staff and work-experience individuals, this will include your national insurance number, bank details, evidence of the right to work in the UK which may include a copy of your passport or driving licence, or work visa.

Where appropriate we will process details of your health, ethnicity, religion and where appropriate your sexual orientation. In very rare cases it may be necessary to process information on your alleged or actual criminal records.

Employment records will include, but are not limited to, references, training records, details of sickness, disciplinary matters and performance reviews. We will also keep details of your next of kin.

**If you are a supplier or strategic partner**

As a partner or supplier, we will hold very little personal data on you, in most cases just your contact details. Most of our records concern our commercial relationship and dealings.

**If you speak with us via telephone**

All telephone calls into, and out of our office are recorded for training and quality purposes and may be referred to in the event of an enquiry relating to your claim.

## How we use your information and our lawful basis for doing so

We use your personal information for the reasons set out in this privacy notice. Different legal bases for using your information apply depending on what category of personal information we process. Below, we explain the purpose for which we shall use your information, and as we are required by the GDPR, explain on what lawful basis we are doing this.

**Consent:** If you ask us to consider if you have a case for a claim, or you instruct us to act on your behalf, then we will process your information using your consent. Where sensitive data is requested to assist us in advising you then we will require your explicit consent to process this special category data. If you would like to receive our free newsletter, we shall do this with your consent.

**Legal Obligations:** We must process certain information, for example, on employees, to comply with employment, tax and anti-discrimination legislation. As we are regulated by the Financial Conduct Authority when compelled to do so, we might share some case file information with them. We may, if receive a formal lawful request, share your information with official agencies; this would usually be in connection with the prevention or detection of crime.

**Contractual obligations:** When you commission us to assist you with a claim, we are entering into a contract to provide that service. This is the lawful basis we shall use for processing non-sensitive personal data.

**Defence of a legal claim.** We may initially process your personal details using your consent, however, should you become a client, or we have given you advice, we will need to retain this information in case of any query or complaint. In other words, we would no longer be relying on your consent and you could not ask for all elements of it to be erased.

**Legitimate interests:** In order to respond to any requests that you make via our website and to improve the content and function of our website, we analyse use of our site; we rely on our legitimate interests to do this. Where you can be identified from this data, you can ask us to delete this information. Where we have a pre-existing relationship or you have made an enquiry or purchased goods or services from us, we may continue to advise you of our services via post, telephone or email, although you have a right to ask us to stop at any point.

We also rely on our legitimate interests to keep the organisation safe by monitoring the contents of PCC emails and what websites staff visit.

## Marketing

We may use your personal information to contact you about our products and services where we believe they may be of interest to you. We may deliver marketing communications to you by post, telephone or email.

Where we have a pre-existing relationship, you have purchased goods or services, or made an enquiry, we will use your implied consent to send marketing materials to you, this is sometimes referred to as a soft-opt-in. Where we have no existing relationship, we will ask for your express consent to send you marketing information by post or email. You can update your marketing preferences at any time by contacting us using the contact details below, or following the unsubscribe links in the emails we send.

## Who we share your information with

In general, we will not share your information without your permission or knowledge, however, there are certain times when it is necessary to do so to support your claim, or manage your employment.

### **If you have made an enquiry or are a client**

To help offer you formal advice, or support you in your claim, we may need to share your information with solicitors, the Financial Ombudsman Service, the Financial Services Compensation Scheme, your past or present financial adviser, financial product providers, Regulators, such as the FCA and ICO. At all times we will only share the minimum amount of information which we can, and where possible anonymise the information.

As we operate within a regulated industry, from time to time we must also comply with other legal obligations, for example to adhere to anti-money laundering legislation, and we will need to share your details with third party organisations to achieve this.

### **If you are an employee**

We will share some, or all of your information with our accountants and other parties assisting us in offering support services, for example, HR software companies and processing of payroll services, official agencies such as HMRC and third parties, including the police and other law enforcement agencies in the exercise of their official duties.

## **Generally**

Your information may be seen or shared with our legal advisors, for example our solicitor, and where applicable, if PCC ever decide to sell or retire the business, then also with potential buyers of the PCC business.

Where we share your personal information, appropriate protections will be in place as required by data protection laws.

## **How long do we retain your information?**

How long we keep your information will depend on the reason it was given and our reasonable needs to retain that information.

Below is a guide to the retention periods that apply to the personal information we hold on you. These periods may sometimes be extended where recommended by a regulator, prescribed by law or required in order for us to exercise our rights or defend ourselves from claims.

For example, if you make a claim against us, or we are subject to litigation, we will retain information until that claim has been fully settled or until we are satisfied that all relevant limitation periods have expired.

### **Website visitors**

If you are a visitor to our website we will retain this information whilst you are viewing the site and for a reasonable period afterwards. This period is calculated taking into account the amount, nature, and sensitivity of the information you gave us, the potential risk to you if the information was unlawfully accessed, and the purpose for which we are processing the information; the law also dictates timescales in certain situations. Usually we retain this information for between 12 and 24 months.

Having said that, where data is held anonymously, in other words where it cannot identify an individual, then we shall hold that information indefinitely.

### **New enquiries and claims requests**

Our aim is to securely destroy prospect and client data as soon as possible when no longer required, which for prospects is usually 7 years after an enquiry has been made, just in case of a complaint or legal claim. However, where we have given claims advice, it may be necessary for us to retain this information for an indefinite period of time in case of a legal claim.

### **Employees**

We would normally securely destroy employee and payroll data, including manual and electronic files, 7 years after an employee leaves. Certain types of data, if held, for example, medical reports, may be kept for the lifetime of the individual and other files such as pension data will be kept indefinitely if required to do so by legislation. Job applications and CVs for unsuccessful applicants will be destroyed after 6 months, or held for longer with your permission.

## Keeping your data secure

PCC take the security of your personal information very seriously and take a lot of care to protect your personal data. We have robust technical and organisational information security measures in place to help keep your data safe both from unauthorised access by external parties such as hackers, and also by ensuring only those staff internally who need to see your file have access to it.

We have measures in place to protect your manual and electronic files, policies and procedures are in place to guide our staff and we train our team in the importance of data security. Governance and oversight is central in helping to keep your information safe.

Finally, we take regular encrypted backups to prevent against accidental or malicious loss of your information, to ensure no harm, damage or distress is caused to you.

We will always keep your data secure, however, we can only safeguard personal information once it has arrived with us. You should ensure any personal data you send, for example, via email or post, is secure on its journey to us.

## Your rights

You have legal rights to access your information and ask us to rectify, erase and restrict use of your information. You also have right to object to the use of your information (including for marketing purposes), to withdraw consent to the use of your information and if you have entered information into a digital platform, ask for that to be transferred to a different company.

Further information can be found on the ICO [website](#), however, they can be classified as follows:-

- The right to obtain a copy of any of your personal information which we hold
- The right to request that we correct any of your personal information
- The right to request that we delete your personal information
- The right to request a restriction is placed on the processing of your personal information
- The right to object to the processing of your personal information, including the right to object to marketing
- The right to ask for personal information you have made available to us to be transferred to you or a third party in machine-readable formats
- The right to withdraw any consent you have given us to the processing of your personal information

The above rights are not absolute, in other words, they may not always apply and there may be reasons why we cannot, or do not need to comply with your request. If you do ask and we are unable or unwilling to comply, we shall confirm our reasons.

If you ask for a copy of your information, we may ask you to verify your identity before we proceed with your request.

If you are unhappy with our response you can complain to the Information Commission and you can seek compensation through the courts.

Email us to change your marketing preferences or opt-out [info@pensionclaimconsultingltd.co.uk](mailto:info@pensionclaimconsultingltd.co.uk)

## Miscellaneous stuff

### **Links to other websites**

Our website may contain links to other sites run by other organisations. This privacy policy applies only to our website, so we encourage you to read the privacy statements on the other websites you visit. We cannot be responsible for the privacy policies and practices of other sites even if you access them using links from our website.

Also, if you linked to our website from a third party site, we cannot be responsible for the privacy policies and practices of the owners and operators of that third party site and recommend that you check the policy of that third party site.

### **17 and under**

Our service is not aimed at, or intended to be used by anyone under the age of 18. No individual 17 or under should be using our services or making any enquiry.

### **Provision of your personal data**

The provision of personal data is a requirement necessary to enter into our contract. Once you have entered into a contract with us you are obliged to provide personal data and the consequences of failure to provide such data could affect the outcome of the service including unable to continue to act on your behalf.

## Contacts

If you have any data protection questions, please do not hesitate to contact us using the channels below.

The Compliance Officer  
Pension Claims Consultants LTD  
3-5 Tapton House Road  
Sheffield  
S10 5BY  
Tel: 0114 2664216  
Email: [info@pensionclaimconsultingltd.co.uk](mailto:info@pensionclaimconsultingltd.co.uk)

## Data Protection enquiries and complaints

If you are unhappy with how we have processed your data then you have the right to complain to the data protection regulator, in the UK, that is the Information Commissioner. You can contact the Information Commissioner at:-

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
SK9 5AF  
Tel: 0303 123 1113  
Web: <https://ico.org.uk/concerns>

## Updating this privacy notice

As with most successful businesses, our service is constantly growing and evolving. From time to time we will update this privacy notice to reflect our business activities. If we need to tell you of any significant changes, we shall email or write to you.

Last updated: May 2018 version FCA/1