

PRIVACY POLICY

BACKGROUND:

Are You Owed Money Ltd understands that your privacy is important to you and that you care about how your personal data is used and shared online. We respect and value the privacy of everyone who visits this website, www.areyouowedmoney.co.uk ("Our Site") and will only collect and use personal data in ways that are described here, and in a manner that is consistent with Our obligations and your rights under the law.

Please read this Privacy Policy carefully and ensure that you understand it. Your acceptance of Our Privacy Policy is deemed to occur upon your first use of Our Site. If you do not accept and agree with this Privacy Policy, you must stop using Our Site immediately.

1. Definitions and Interpretation

1.1 In this Policy, unless the context otherwise requires, the following terms shall have the following meanings:

"Account"	means an account required to access and/or use certain areas and features of Our Site;
"Cookie"	means a small file placed on your computer or device by Our Site when you visit certain parts of Our Site and/or when you use certain features of Our Site;
"Cookie Law"	means the relevant parts of the Privacy and Electronic Communications (EC Directive) Regulations 2003 and of EU Regulation 2016/679 General Data Protection Regulation ("GDPR");
"personal data"	means any and all data that relates to an identifiable person who can be directly or indirectly identified from that data, as defined by the Data Protection Act 1998 and EU Regulation 2016/679 General Data Protection Regulation ("GDPR"); and
"We/Us/Our"	means Are You Owed Money Ltd, a limited company registered in England and Wales under company number 8987565, whose registered address is 4 Tustin Court, Port Way, Preston, PR2 2YQ.

2. Information About Us

- 2.1 Our Site is owned and operated by Are You Owed Money Ltd, a limited company registered in England and Wales under company number 8987565, whose registered address is 4 Tustin Court, Port Way, Preston, PR2 2YQ.
- 2.2 Our VAT number is GB198978706.
- 2.3 Our Data Protection registration number is ZA094703.
- 2.4 We are regulated by the FCA – registration number 664900.

- 2.5 We are full members of the CSA and the North & Western Lancashire Chamber of Commerce.

3. What Does This Policy Cover?

- 3.1 This Privacy Policy applies only to your use of Our Site. Our Site may contain links to other websites. Please note that We have no control over how your data is collected, stored, or used by other websites and We advise you to check the privacy policies of any such websites before providing any data to them.

4. Your Rights

- 4.1 As a data subject, you have the following rights under the GDPR, which this Policy and Our use of personal data have been designed to uphold:
- 4.1.1 The right to be informed about Our collection and use of personal data;
 - 4.1.2 The right of access to the personal data We hold about you (see section 12);
 - 4.1.3 The right to rectification if any personal data We hold about you is inaccurate or incomplete (please contact Us using the details in section 14);
 - 4.1.4 The right to be forgotten – i.e. the right to ask Us to delete any personal data We hold about you (We only hold your personal data for a limited time, as explained in section 6 but if you would like Us to delete it sooner, please contact Us using the details in section 14);
 - 4.1.5 The right to restrict (i.e. prevent) the processing of your personal data;
 - 4.1.6 The right to data portability (obtaining a copy of your personal data to re-use with another service or organisation);
 - 4.1.7 The right to object to Us using your personal data for particular purposes; and
 - 4.1.8 Rights with respect to automated decision making and profiling.
- 4.2 If you have any cause for complaint about Our use of your personal data, please contact Us using the details provided in section 14 and We will do Our best to solve the problem for you. If We are unable to help, you also have the right to lodge a complaint with the UK's supervisory authority, the Information Commissioner's Office.
- 4.3 For further information about your rights, please contact the Information Commissioner's Office or your local Citizens Advice Bureau.

5. What Data Do We Collect?

- 5.1 Depending upon your use of Our Site, We may collect some or all of the following personal and non-personal data (please also see section 13 on Our use of Cookies and similar technologies and Our Cookie Policy at <https://www.areyouowedmoney.co.uk/storage/app/media/cookie-policy.pdf>):
- 5.1.1 your name;
 - 5.1.2 business/company name;
 - 5.1.3 job title;
 - 5.1.4 your profession;
 - 5.1.5 contact information such as email addresses and telephone numbers;
 - 5.1.6 demographic information such as post code;
 - 5.1.7 IP address;
 - 5.1.8 web browser type and version;
 - 5.1.9 operating system;
 - 5.1.10 a list of URLs starting with a referring site, your activity on Our Site, and the site you exit to;
 - 5.1.11 Other information provided by you specifically about debts.

6. How Do We Use Your Data?

- 6.1 All personal data is processed and stored securely, for no-longer than is necessary considering the reason(s) for which it was first collected. We will always comply with Our obligations and safeguard your rights under the Data Protection Act 1998 and GDPR. For more details on security see section 7, below.
- 6.2 Our use of your personal data will always have a lawful basis, either because it is necessary for Our performance of a contract with you, because you have consented to Our use of your personal data (e.g. by subscribing to emails), or because it is in Our legitimate interests. Specifically, We may use your data for the following purposes:
- 6.2.1 Providing and managing your Account;
 - 6.2.2 Providing and managing your access to Our Site;
 - 6.2.3 Personalising and tailoring your experience on Our Site;
 - 6.2.4 Supplying Our services to you (please note that We require your personal data in order to enter into a contract with you);
 - 6.2.5 Personalising and tailoring Our services for you;

- 6.2.6 Replying to emails from you;
- 6.2.7 Supplying you with emails that you have opted into (you may unsubscribe or opt-out at any time by sending an email with the subject of "remove" to enquiries[at]ayom.co.uk;
- 6.2.8 Market research;
- 6.2.9 Analysing your use of Our Site and gathering feedback to enable Us to continually improve Our Site and your user experience;
- 6.3 With your permission and/or where permitted by law, We may also use your data for marketing purposes which may include contacting you by email **AND/OR** telephone **AND/OR** text message **AND/OR** post with information, news and offers on Our services. We will not, however, send you any unsolicited marketing or spam and will take all reasonable steps to ensure that We fully protect your rights and comply with Our obligations under the Data Protection Act 1998 and GDPR and the Privacy and Electronic Communications (EC Directive) Regulations 2003.
- 6.4 Third parties (including Google, Facebook, LinkedIn and Twitter) whose content appears on Our Site may use third party Cookies, as detailed below in section 13. Please refer to section 13 for more information on controlling Cookies. Please note that We do not control the activities of such third parties, nor the data they collect and use and advise you to check the privacy policies of any such third parties.
- 6.5 You have the right to withdraw your consent to Us using your personal data at any time, and to request that We delete it.
- 6.6 We do not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Data will therefore be retained for the following periods (or its retention will be determined on the following bases):
 - 6.6.1 While there is a reasonable expectation of providing a service to you;
 - 6.6.2 And while the data is deemed accurate;
 - 6.6.3 And where you have not explicitly asked for the removal of your data.

7. How and Where Do We Store Your Data?

- 7.1 We only keep your personal data for as long as We need to in order to use it as described above in section 6, and/or for as long as We have your permission to keep it.
- 7.2 Some or all of your data may be stored outside of the European Economic Area ("the EEA") (The EEA consists of all EU member states, plus Norway, Iceland, and Liechtenstein). You are deemed to accept and agree to this by using Our Site and submitting information to Us. If We do store data outside the EEA, We will take all reasonable steps to ensure that your data is treated as safely and securely as it would be within the UK and under the Data Protection Act 1998 and GDPR including:

- 7.2.1 Encryption of any personal data;
- 7.2.2 Only accessing this data using secure methods.
- 7.3 Data security is very important to Us, and to protect your data We have taken suitable measures to safeguard and secure data collected through Our Site.
- 7.4 Steps We take to secure and protect your data include:
 - 7.4.1 All website access is over SSL;
 - 7.4.2 No personal details are transmitted in an unsecure state.

8. Do We Share Your Data?

- 8.1 We may share your data with other EU companies that we work with to provide our services. These companies also conform to GDPR.
- 8.2 We may sometimes contract with third parties to supply services to you on Our behalf. These may include payment processing, delivery of goods, search engine facilities, advertising, and marketing. In some cases, the third parties may require access to some or all of your data. Where any of your data is required for such a purpose, We will take all reasonable steps to ensure that your data will be handled safely, securely, and in accordance with your rights, Our obligations, and the obligations of the third party under the law.
- 8.3 We may compile statistics about the use of Our Site including data on traffic, usage patterns, user numbers, sales, and other information. All such data will be anonymised and will not include any personally identifying data, or any anonymised data that can be combined with other data and used to identify you. We may from time to time share such data with third parties such as prospective investors, affiliates, partners, and advertisers. Data will only be shared and used within the bounds of the law.
- 8.4 We may sometimes use third party data processors that are located outside of the European Economic Area (“the EEA”) (The EEA consists of all EU member states, plus Norway, Iceland, and Liechtenstein). Where We transfer any personal data outside the EEA, We will take all reasonable steps to ensure that your data is treated as safely and securely as it would be within the UK and under the Data Protection Act 1998 and GDPR including:
 - 8.4.1 Secure transfer and storage of data;
 - 8.4.2 Requesting removal of data and confirmation once data is no-longer required to be kept for the purposes of carrying on business.
- 8.5 In certain circumstances, We may be legally required to share certain data held by Us, which may include your personal data, for example, where We are involved in legal proceedings, where We are complying with legal requirements, a court order, or a governmental authority.

9. What Happens If Our Business Changes Hands?

- 9.1 We may, from time to time, expand or reduce Our business and this may involve the sale and/or the transfer of control of all or part of Our business. Any personal data that you have provided will, where it is relevant to any part of Our business that is being transferred, be transferred along with that part and the new owner or newly controlling party will, under the terms of this Privacy Policy, be permitted to use that data only for the same purposes for which it was originally collected by Us.
- 9.2 In the event that any of your data is to be transferred in such a manner, you will not be contacted in advance and informed of the changes.

10. How Can You Control Your Data?

- 10.1 In addition to your rights under the GDPR, set out in section 4, when you submit personal data via Our Site, you may be given options to restrict Our use of your data. In particular, We aim to give you strong controls on Our use of your data for direct marketing purposes (including the ability to opt-out of receiving emails from Us which you may do by unsubscribing using the links provided in Our emails and at the point of providing your details).
- 10.2 You may also wish to sign up to one or more of the preference services operating in the UK: The Telephone Preference Service (“the TPS”), the Corporate Telephone Preference Service (“the CTPS”), and the Mailing Preference Service (“the MPS”). These may help to prevent you receiving unsolicited marketing. Please note, however, that these services will not prevent you from receiving marketing communications that you have consented to receiving.

11. Your Right to Withhold Information

- 11.1 You may access certain areas of Our Site without providing any data at all. However, to use all features and functions available on Our Site you may be required to submit or allow for the collection of certain data.
- 11.2 You may restrict Our use of Cookies.
For more information, see section 13 and Our Cookie Policy at:
<https://www.areyouowedmoney.co.uk/storage/app/media/cookie-policy.pdf>

12. How Can You Access Your Data?

- 12.1 You have the right to ask for a copy of any of your personal data held by Us (where such data is held). Under the Data Protection Act 1998, We require the payment of a small fee which will not exceed £40 OR Under the GDPR, no fee is payable and We will provide any and all information in response to your request free of charge.
- 12.2 To request this information, please contact Us for more details at enquiries[at]ayom.co.uk, or using the contact details below in section 14. Alternatively, please refer to Our Data Protection Policy at:

<https://www.areyouowedmoney.co.uk/storage/app/media/Data%20Protection%20Policy.pdf>

13. Our Use of Cookies

13.1 For information about our use of Cookies and related information, please refer to our Cookie Policy:

<https://www.areyouowedmoney.co.uk/storage/app/media/cookie-policy.pdf>

14. Contacting Us

14.1 If you have any questions about Our Site or this Privacy Policy, please contact Us by email at enquiries[at]ayom.co.uk or by post at 4 Tustin Court, Port Way, Preston, PR2 2YQ. Please ensure that your query is clear, particularly if it is a request for information about the data We hold about you (as under section 12, above).

15. Changes to Our Privacy Policy

15.1 We may change this Privacy Policy from time to time (for example, if the law changes). Any changes will be immediately posted on Our Site and you will be deemed to have accepted the terms of the Privacy Policy on your first use of Our Site following the alterations. We recommend that you check this page regularly to keep up-to-date.