

Privacy Policy

This privacy notice sets out our approach and demonstrates our commitment to your privacy. We may change the content or services found on our website at any time without notice, and consequently our privacy notice may change at any time in the future. Please therefore check this privacy notice regularly when you visit our website.

1. This Privacy Notice

1.1 PPIclaimback.co.uk, Banking Refunds and PCP-Claimback.co.uk are a trading style of **Investor Compensation (UK) Ltd** Company Number: 07769324, Suite G3, Birkbeck, Water Street, Skipton, BD23 1PB.

Investor Compensation (UK) Ltd is authorised and regulated by the Financial Conduct Authority in respect of regulated claims management activity (FRN: 830890).

For the purposes of data protection legislation, we are the Data Controller, and we will process your personal data in accordance with the UK General Data Protection Regulations. We are entered in the Information Commissioner's register of fee payers (controllers) with registration number Z3141844.

We are committed to protecting your personal data and other information you provide to us via this website. Please read this privacy notice carefully as it contains important information about our use of that information. It explains what information we collect about you, and how we use it, including when we might disclose it to third parties and other information that data protection law requires us to provide.

Because of the financial nature of our business, our products and services are not designed to appeal to or to be sold to persons under the age of 18. Therefore, we do not knowingly attempt to solicit or receive any information from children. If you are under the age of 18, you must not use this website.

Our Contact Details:

Name: **Investor Compensation (UK) Ltd**

Address: **Suite G3 Birkbeck Office, Water Street, Skipton North, Yorkshire, BD23 1PB**

Phone: **01535959496**

Email: info@investorcompensation.co.uk

HOW IS PERSONAL DATA COLLECTED BY US:

Personal Data or Personal Information can be defined as "*Any information about an individual from which that person can be identified*" This does not include data where the identity has been anonymised.

Under GDPR we will only collect information that is specified, explicit and legitimate for the purposes required. This means the data we collect must be adequate, relevant and limited to the requirements of the service.

We may collect, use, store and transfer different kinds of personal information about you. These are detailed as possible:

- **Identity Data:** First name, last name, previous name(s), date of birth, signature (stored electronically).
- **Contact Data:** Current address, previous addresses, email address and telephone number(s).
- **Transaction Data:** Information on your Agreement(s) such as but not limited to:
 - PPI Claims – account number, policy number, date of agreement
 - Car Finance Claims – vehicle registration number, agreement number, date of agreement, type of finance, amount borrowed
- **Technical Data:** Internet Protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating systems and platform and other technology on devices you use to access the website
- **Profile Data:** Includes, understanding the services you've engaged, your interests, preferences, feedback and analysing the data you have provided as part of the service to improve our services, customer relationships and experiences.

- **Usage Data:** Information about how you use our website.

LAWFUL BASIS FOR DATA PROCESSING

Purpose	Type of Data	Lawful basis for Processing
To contact you following the submission of an enquiry	(a) Identity (b) Contact	Consent
To learn about the circumstances surrounding potential financial mis-selling and provide updates as a claim progresses	(a) Identity (b) Contact (c) Transaction	Performance of a contract with you. Consent Explicit Consent (Special Category Data)
To recommend to you an appropriate law firm for claims investigation and representation where it has been identified that you may have a potential claim for PPI Plevin and/or mis-sold car finance	(a) Identity (b) Contact (c) Transaction	Consent Explicit Consent
To share any Special Category Data information with third parties such law firms that these parties are aware of such and can support a vulnerable customer and have consideration for any specific needs or requirements to adapt their service delivery	(Identity) (b) Contact (c) Transaction	Consent Explicit Consent (Special Category Data)
Asking you to leave a review or take a customer satisfaction survey.	(a) Identity (b) Contact	Consent
To publish feedback/testimonials provided by you regarding the satisfaction of our services		
To respond to any data subject access requests that we may receive from you	(a) Identity (b) Contact	Legal Obligation
Monitoring and Oversight such as recording and monitoring telephone call and communication to ensure compliance with regulatory obligations and rules and to ensure firm processes for quality and training purposes.	(a) Identity (b) Contact	Legal Obligation
To administer and protect our business and this website (including trouble shooting, data analysis, testing, system maintenance, support, reporting and hosting of data)	(a) Technical (b) Usage	Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)
Internal Group Administration	a) Identity (b) Contact (c) Technical (d) Usage (e) Profile	Legitimate Interests
To make suggestions and recommendation to you about other service that may be of interest to you	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile	Necessary for our Legitimate Interests (to study how customers use our services, to develop them and to off other services to you
Notifying you about changes to our terms or privacy policy	(a) Identity (b) Contact	Legal Obligation

We may make "automated decisions" about you: that is a significant decision made by software or an algorithm without human intervention. For example, based on a certain criterion (defined by humans) our system makes automatic decisions, such as when to send you an email or SMS or close your case. The logic in our systems is best understood as the milestones throughout the customer journey, for example your customer pack being returned, or the complaint being sent to the vendor. We then set appropriately determined contact points to keep you updated or informed on any progress with your claim. The consequences of these automated decisions are limited as the triggers are removed where the customer journey finishes, i.e. when your case is closed, or is successful and you have settled your invoice.

We will collect some personal data from your bank rather than from you: your bank will identify specific accounts relating to you that include your account/policy number.

SPECIAL CATEGORIES OF PERSONAL DATA

The nature of our business is such that we may on occasion ask you to provide sensitive personal data (the technical term is "special categories" of personal data, that is, personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic data, biometric data for the purpose of uniquely identifying an individual, data concerning health or data concerning an individual's sex life or sexual orientation). Where we do so and you agree to that, you give your explicit consent to our use of such sensitive personal data for the purposes for which it was provided. We will take appropriate measures to protect such sensitive personal data at all times.

If you do not provide Personal Data?

If you are a customer, we will need your personal details (name and contact details – address, contact number, email address), name history, date of birth and vendor information to provide our services. It is therefore a contract requirement that you provide these details. Without these details, we cannot provide our services.

WHO WE SHARE DATA WITH

From time to time, we use third party suppliers and service providers to facilitate our services (e.g. for call centre and face to face services). Where any service provider collects information directly from you, you will be notified of their involvement, and all information disclosures you make will be strictly optional.

We may need to pass your information to third parties who help us to maintain, administer or develop the website or provide our services (such as our mailroom provider/scanner, and dialler provider) but, if so, that information is only given to those third parties for that limited purpose and subject to those third parties agreeing to keep the information secure.

In addition, we may provide aggregate statistics about our customers, sales, traffic patterns and related website information to reputable third-parties. **Please see our [cookies notice](#) for further information.**

We may disclose personal data to the extent permitted or required under any enactment, by rule of law, order of the Court, as requested by other government law enforcement authority, to take advice or enforce our legal rights, to operate our systems properly, or to protect ourselves or our users.

WEBSITE LINKS

Our website may, from time to time, contain links to and from the websites of third parties. Please note that if you follow a link to any of these websites, such websites will apply different terms to the collection and privacy of your personal data and we do not accept any responsibility or liability for these policies. When you leave our website, we encourage you to read the privacy notice/policy of every website you visit.

Business Transfer

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 Investor Compensations Data provided by Users will, where it is relevant to any part of our business so 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 the Data for the purposes for which it was originally supplied to us.

We may also disclose Data to a prospective purchaser of our business or any part of it.

In the above instances, we will take steps with the aim of ensuring your privacy is protected.

HOW LONG DO WE KEEP THE DATA FOR?

We will only retain your personal data for as long as is necessary to fulfil our obligations under the provision of our service as well as any purposes necessary to satisfy any legal, accounting or reporting requirements. Our usual retention period is up to 6 years after the end of your contract/agreement with us.

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 of 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, including applicable legal requirements.

In some circumstances you can ask us to delete your data under the 'Right to Request Erasure' 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.

YOUR RIGHTS

In accordance with the UK General Data Protection Regulations, you have the following rights in relation to your Data:

Right to access (Data Subject Access Request)	The right to request (i) copies of the information we hold about you at any time, or (ii) that we modify, update or delete such information. This gives individuals the right to obtain a copy of their personal data. It helps you to understand how and why we are using your data, and to check we are using it lawfully. If we provide you with access to the information we hold about you, we will not charge you for this, unless your request is "manifestly unfounded or excessive." Where we are legally permitted to do so, we may refuse your request. If we refuse your request, we will tell you the reasons why.
Right to correct	The right to have your Data rectified if it is inaccurate or incomplete
Right to erase	The right to request that we delete or remove your Data from our systems. This is also known as "The right to be forgotten". The right is not absolute.
Right to restrict our use of your Data	Under certain circumstances you have the right to request the restriction or suppression of your personal data, and as like the right to erasure, it is not absolute. Restriction of processing means we are permitted to store your personal data; we are unable to use it.
Right to Data Portability	The right to request that we move, copy or transfer your Data.
Right to Object	The right to object to our use of your Data including where we use it for our legitimate interests

To make enquiries, exercise any of your rights set out above, or withdraw your consent to the processing of your Data (where consent is our legal basis for processing your Data), please call us on 01535 959 496 or email us at: dataprotection@investorcompensation.co.uk It would be helpful if you put "Withdrawal of consent" in the subject line but not obligatory. Or to withdraw consent you can use the opt out provided in any SMS you have received from us or in addition you can write to us using our postal address.

It is important that the Data we hold about you is accurate and current. Please keep us informed if your Data changes during the period for which we hold it.

DATA SUBJECT ACCESS REQUESTS (DSAR)

You have the right to access to your personal information. Also known as a Data Subject Access Request (DSAR). This means you are entitled to obtain the following information about yourself:

- Confirmation that we are processing their personal data;
- A copy of their personal data; and
- Other supplementary information;

A third party may make a request on your behalf. We will require evidence from the third party as to evidence this entitlement. This may take the form of a written authority or be a more general power of attorney.

How do we provide you with the data you have requested?

If you make a request electronically (via electronic means), we will provide the information in a commonly used electronic format unless you have specified otherwise. Please note, we may extend the time to respond by a further two months if the request is complex or you have made multiple requests. As you have the right to be informed, we will always ensure you are notified within one month of receiving the request, accompanied by an explanation.

How Long do we have to comply with a request?

We must act on your subject access request without undue delay and at the latest within one month of receipt. This is calculated as beginning from the day following receipt of the request until the corresponding calendar date the following month. We may request your identity to satisfy the request, however this will be proportionate to the request itself and if we have doubts of the authenticity of identification.

Will it cost you anything?

For the vast majority of requests, we cannot charge you a fee. Where the request is manifestly unfounded or excessive, we may charge a reasonable fee to cover the administrative costs of complying with the request. This also applies in the event that you request further additional copies of data following your initial request. This will again be charged as an administrative cost.

YOUR RIGHT TO COMPLAIN TO THE SUPERVISORY AUTHORITY (ICO)

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). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

CHANGES TO THIS PRIVACY POLICY

We may add to or change the terms of this privacy notice in our sole discretion, without prior notice to you. If we change this privacy notice, we will post the new privacy notice on the website, and it will become effective from the time of posting to the website. Please visit this privacy notice on a regular basis to make sure you have read the latest version and you understand how we use your personal data. Wherever possible, we will give you notice of any changes prior to their implementation.

This Privacy Policy was last updated on 28 March 2024. Any changes to this Privacy Policy will be made here and updated accordingly.