

**PRIVACY POLICY OF BPO INSOLVENCY LIMITED (COMPANY REGISTRATION NO. 09830297)  
REGISTERED OFFICE 37 WALTER ROAD SWANSEA SA1 5NW**

**1. This Policy**

We take privacy seriously and we are committed to protecting it.

This policy explains when and why we collect personal information, how this information is used, the conditions under which it may be disclosed to others, and how it is kept secure.

This is our main privacy policy. We may provide additional specific privacy information to clients as they interact with us in different ways (e.g. that we will only use certain information for specific purposes). To the extent that any of that information differs from what is said below those specific statements will apply in those circumstances.

This policy may change from time to time.

This policy was last updated on 31 December 2018.

**2. Who we are**

BPO Insolvency Limited Company No. is the data controller in relation to the processing activities described below. This means that we decide why and how personal data is processed. The registered office of BPO Insolvency Limited is 37 Walter Road Swansea SA1 5NW.

BPO has not appointed a Data Protection Officer but the director with particular responsibility in relation to data protection issues is Mr Patrick O'Brien.

**3. How we collect personal data**

When clients use our services, interact with us on line – by email – or by telephone or otherwise the categories of information which we collect about our clients are as follows. The office holder may also receive information when he is appointed as office holder and again this is as follows.

**Personal information given to us by our clients:**

This is information that our clients give to us in face to face meetings, by telephone or through email, through corresponding with us or otherwise, and is provided entirely voluntarily.

The basic personal information we may obtain in this way includes names, descriptions, addresses, email addresses, telephone numbers and identification documentation. We may retain details of any enquiry made of us and records of correspondence with us. We may also ask our clients to give us other information for specific purposes.

### **Personal information we may receive from other sources:**

At times we may receive information on individuals from our clients e.g. in the capacity as the employer of the person concerned or in their capacity as witnesses or individuals having some other role in a case in which we are instructed.

Our clients submitting such information to us thereby confirm that it is true and correct and that they will not provide us with any information which constitutes personal data unless they have ensured that they have obtained all necessary consents or other legal justification and/or provided any required notices to the data subject or that they are otherwise permitted to provide such information to us so that we can use it for the purposes and on the bases set out in this notice.

### **Personal information we may receive upon the office holder taking up an appointment:**

We may receive information on individuals in our capacity as office holder in relation to employees of a personal business in their capacity as employees or sometimes from witnesses or individuals having some other role in the case in which we have accepted an appointment as office holder.

## **4. How we use personal information**

The purposes for which we use personal information and the legal bases under which Data Protection Laws on which we rely to do this are explained below.

### **Where there is a legitimate interest:**

We may use and process personal information when it is necessary for us to pursue our legitimate interests as a business or those of a third party in order to carry out our clients instructions.

### **Where there is a legal requirement:**

We will use personal information to comply with our legal obligations to assist any public authority or criminal investigation body as may be required, to identify our clients or the person concerned when they contact us; to verify the accuracy of data which we hold; or to comply with a request from the person concerned in connection with the exercise of that persons rights.

### **Where it is required to complete or perform a contract with our client:**

We may use and process personal information where we have supplied or continued to supply our client with our services and where a party is contracting as an individual and supplying us with products and services. We will use this information in connection with the contract for the supply of products or services when it is needed to carry out that contract with the person concerned or for the person to enter into it.

### **When you have provided consent:**

We may use and process personal information where the person concerned has consented for us to do so.

The person concerned may withdraw their consent for us to use their information.

#### **5. Data anonymization and use of aggregated information**

Personal information may be converted into statistical or aggregated data in such a way as to ensure that no person is identified or identifiable from it. Aggregated data cannot be linked back to the person concerned as a natural person. We may use such data for analytical and research purposes.

#### **6. Others who may receive or have access to personal information**

We may disclose personal information to a third party service provider, agents or sub-contractor and other organisations for the purpose of providing services to us or directly to our client on our behalf.

Such third parties may include cloud service providers; hosting email and content providers; payment processing companies (who will process debit/credit cards securely if our clients purchase services from us). When we use third party service providers we only disclose to them any personal information that is necessary for them to provide their services and we have a contract in place that requires them to keep personal information secure and not to use it other than in accordance with our specific instructions.

We may transfer personal information to a third party if we are under a duty to disclose or share it in order to comply with any legal obligation or detect or report a crime, to enforce or apply the terms of our contracts or our legal rights to protect the rights, property and safety of our clients. We will always take steps with the aim of ensuring that privacy rights continue to be protected.

#### **7. Where we store personal information**

Client paper files are kept in relation to each client matter in files with the files being kept in filing cabinets. Electronic files are kept on our file server which is backed up daily to an encrypted back-up system. The encrypted back-up data is retained securely off site by our accounts manager. Access to files on the server is control by Microsoft active directory privileges under a secure password policy.

#### **8. How long we keep personal information**

We keep personal information for so long as is necessary to ensure that we can deliver our services in line with our regulatory and legal requirements and other applicable considerations to determine the appropriate retention period.

We do not retain personal information in an identifiable format for longer than is necessary.

## **9. Security and links to other sites**

Unfortunately the transmission of information via the internet is not completely secure. Although we will do our best to protect personal information we cannot guarantee the security of information transmitted to us. Once we have received personal information we put in place reasonable and appropriate controls to ensure that it remains secure against accidental or unlawful destruction, loss, alteration or unauthorised access.

Where we collect any sensitive personal information about a client's ethnic background, sexual orientation, political opinions, religion, trade union membership or criminal record we apply security controls appropriate to protect that data.

## **10. Marketing**

We may collect and process personal data in order to generate marketing information by email or by post.

## **11. Third Party Marketing**

We do not share personal information with other third party partners for the purpose of them to contact individuals with marketing information.

## **12. Rights in relation to personal information**

Individuals have a number of rights in relation to their personal information under Data Protection law. In relation to certain rights we may ask for information to confirm identity and where applicable to help us search for such personal information.

Except in rare cases where additional time may be required we will respond to requests in relation to the rights of people concerning their personal information within one month from either the date that we have received their identity confirmation details or where we do not need to do this because we already have that information within one month from the date that we receive such request.

Under Data Protection laws individuals have a legal right to ask to see a copy of the personal information which is held about them. Such requests are called Subject Access Requests.

A Subject Access Request should be sent to this office in appropriate circumstances.

A person making a Subject Access Request will need to provide one form of identification and proof of address for example staff pass, driving licence, utility bill and if appropriate any particulars about the source or location of the information they are requesting.

We may not provide a person with a copy of their personal information if this concerns other individuals or if we have another lawful reason to withhold that information.

The accuracy of the personal information which we hold is important to us and we are working on ways to make it easier to review and correct such information we may hold.

Where we rely on a person's consent as the legal basis for processing their personal information they may withdraw their consent at any time by contacting us using the contact details included within this policy.

A person who would like to withdraw their consent should write to us using the contact details mentioned in this policy. If a person withdraws their consent our use of such personal information before that consent is withdrawn is still lawful.

We do not use personal information to make automated decisions about such persons.

In certain circumstances a person may ask for their personal information to be removed from our systems by email or by writing to us using the contact details set out in this policy. Unless there is a reason that the law allows us to continue to use that person's personal information for longer, then we will make reasonable efforts to comply with such a request.

A person may also ask us to restrict processing their personal information where they believe it is unlawful for us to do so, where they have objected to its use and our investigation is pending or they require us to keep it in connection with legal proceedings. In these circumstances we may only process such personal information whilst its processing is restricted if we have that person's consent or are legally permitted to do so, for example for storage purposes, to protect the rights of another individual or company in connection with legal proceedings. Where we rely on a person's consent as the legal basis for processing their personal information or need to process it in connection with a contract which we have entered into with that person, then that person may ask us to provide them with a copy of that information in a structured data file.

A person may ask us to send their personal information directly to another service provider and we will do so if this is technically possible. We may not provide that person with a copy of the personal information if this concerns other individuals or we have another lawful reason to withhold that information.

We would hope to be able to resolve any person's concerns in relation to their personal information. Where we have not been able to do so that person has the right to complain to the Information Commissioners Office if they are concerned about the way in which we have processed their personal information. Such person may visit the ICO's website for further details.

### **13. Changes to this Policy**

We may review this Policy from time to time. If a person does not agree with any aspect of our stated policy they must notify us immediately and they are at liberty to cease using our services.

### **14. Contact us**

Questions, comments and requests regarding this Privacy Policy are welcome. Please direct any queries about this Policy or about the way we may process your personal information to Mr Patrick O'Brien.