

Privacy Policy

We respect your privacy and are committed to protecting your personal data. This privacy policy will provide you with information on how we safeguard your personal data when you visit our website and our premises and explain your privacy rights and how the law protects you. This policy explains how we use your data, the conditions under which we may disclose it to others, and how we keep it secure.

We may update this Policy from time to time, so please check this page periodically to ensure that you are happy with any changes. By using our website, you are agreeing to be bound by this policy.

In this privacy policy, references to 'we', 'us', and 'our' are to 'EH Reclaim, a trading name of Edwards Hoyle Ltd', the controller and responsible for your personal data.

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 by email or alternatively, you can telephone 01625 577 660.

Information contained within this privacy policy is as follows:

1. THE DATA WE COLLECT ABOUT YOU
2. HOW IS YOUR PERSONAL DATA COLLECTED?
3. HOW WE USE YOUR PERSONAL DATA AND WHO WE SHARE IT WITH
4. USE OF COOKIES
5. DATA SECURITY
6. DATA RETENTION
7. YOUR LEGAL RIGHTS

1. The Data We Collect About You

Personal data or information means any information about someone from which that person can be identified. It does not include data where the identity has been removed, for example, anonymous data.

We may collect, use, store, and transfer different kinds of personal data about you such as:

- Identity information includes first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender.
- Contact information includes address, email address, and telephone numbers.

a. PPI Plevin Claims, PCP Claims, and Unaffordable Lending Claims

- Personal Information: We may collect personal details such as your name, address, contact information, and date of birth to assess the viability of your claim.
- Financial Information: Financial data relevant to your claim may also be collected to facilitate the claims process.
- Vehicle Information: For PCP claims, we may require information about your vehicle, which could include make, model, and registration details.

b. Mis-sold Pension Claims:

- Pension Information: In addition to personal and financial details, we may collect information related to your pension for the purpose of pursuing mis-sold pension claims.

For Plevin claims and Mis-sold Pension claims, we may request information from relevant parties using a signed Letter of Authority (LOA) from you, permitting us to act on your behalf, via a Data Subject Access Request (DSAR).

In some cases we may also require:

- Financial Data includes bank account and payment card details.
- Technical Data includes internet protocol (IP) address, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
- Usage Data includes information about how you use our website and services.

- Marketing and Communications Data includes your preferences in receiving marketing from us.

Where we need to collect personal data by law, or under the terms of the agreement we have with you and you fail to provide that data when requested, we may not be able to assist or continue to assist you. In this case, we may have to cancel our agreement with you, but we will notify you if this is the case at the time.

2. How is Your Personal Data Collected?

We use different methods to collect data from and about you, including through:

- Any personal details you knowingly provide us with through forms and our email, such as name, address, telephone number etc. This includes personal data you provide when you:
 - apply for our products or services;
 - engage our services, or
 - give us feedback.
- Your IP address, this is a string of numbers unique to your computer that is recorded by our web server when you request any page or component on the Website. This information is used to monitor your usage of the Website. We collect this personal data by using cookies and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy.

3. How We Use Your Personal Data and Who We Share It With

We use the information you provide to enable us to honour our agreement with you and to satisfy our obligations to you with regards to the service that we have been requested to provide you with and where there is a legitimate interest in doing so.

The information that you provide us with is stored and only accessed by those who have need for it within the firm including those working on your case, accounts, and administration. We only request access to and process that data which is necessary for us to act on your behalf. We will share this information with others outside the firm, who are instructed on your behalf. This includes Law firms and experts within the field.

If you have instructed us for a PPI Plevin reclaim or PCP Claim, in most cases, we will send your signed Letter of Authority to the relevant party to request further information with regards to the associated accounts. The information that we subsequently receive could be shared with a Law firm or expert in the field if the claim is viable to progress to the next stages of the process.

In the case that you have instructed us to work on your behalf for an Unaffordable Lending Claim, we will need to obtain information from you via email and/or SMS and or telephone and/or post. You can object to receiving any of these methods by contacting us at any point by calling or emailing us; however, your claim may be affected if we cannot obtain the pertinent information from you.

Legal Obligation

We may be required by law to share your personal data with other organisations including statutory returns, crime prevention, legal and regulatory compliance. Anti-money laundering legislation requires us to obtain proof of ID and in some circumstances the source of any funds. Where you have disclosed to us any special characteristics, we will not disclose this unless we have a legal obligation to do so, but we will use it to ensure that you are not discriminated against unfairly. We do not actively collect sensitive personal data in relation to monitoring of equal opportunities.

Legitimate Interest

We have a legitimate interest in collecting some of the data about you. We use this information for analysis for management purposes, enhancing and updating our client records. We may also share your information with our professional indemnity insurance provider, in the event that there is an issue with your case and where a claim for damages could be made against us. We may send you information on the services we provide as a company. We have a legitimate interest in promoting our own company. However, you have the option to choose not to receive this information. We do not share your personal information with 3rd parties for marketing purposes. We outsource some of our data processing functions. In those circumstances, we ensure that the 3rd party agrees to keep your data secure and is bound by law or agreement to suitable standards of data protection. We have written agreements in place to ensure that the data processor is compliant with the UK data protection regulations. Wherever possible, we do not transfer data outside the EU unless it is required as part of your case. In the event that we process data on

systems held outside the EU, we will ensure that there is a written contract in place to ensure compliance with the UK data protection regulations.

Marketing from Us

We may use your Identity, Contact, Technical, Usage, and Profile Data to form a view on what services we think you may want or need, or what may be of interest to you. You will receive marketing information from us if you have asked for this or have had a previous claim with us and you have not opted out of receiving that marketing.

Third-party Marketing

We will get your express opt-in consent before we share your personal data with any company outside EH Reclaim or Edwards Hoyle Ltd for marketing purposes.

Opting Out

You can ask us or third parties to stop sending you marketing messages at any time by contacting us. Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a claim you have made via ourselves.

4. Use of Cookies

We use cookies on our website to improve your customer experience. You can disable these, but this may affect your customer experience. Cookies are used to keep track of information needed by a user as they travel from page to page within a website. These cookies have a short lifetime and expire within a few minutes of the user leaving the site. Our Website only uses short-lived 'session cookies' in order to provide the stated functionality for users.

5. Data Security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used, or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors, and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality. We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

6. Data Retention

By law, we have to keep basic information about our clients (including Contact, Identity, Financial, and Transaction Data) for six years after they cease being clients for tax purposes. In some circumstances, you can ask us to delete your data: see Request erasure below for further information. 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.

7. Your Legal Rights

- You have the right to withdraw your consent for us to process your personal data. This cannot be given retrospectively. However, in withdrawing your consent, you may also be ending your instruction to us and you should be aware of the implications of this.
- You have the right to request that any errors in the personal data we hold for you are corrected. We rely on you to keep us informed of any changes to your personal data such as address, bank details, name.
- You have the right to request that the personal data we hold about you is erased (the right to be forgotten).
- You have the right to ask us to restrict our processing of your personal data.
- You have the right to request electronic copies of the data that you have provided to us.
- You have the right to object to us using your personal data for marketing purposes. We do not sell or share your personal data with any third parties who will use it for marketing purposes.
- You have the right to complain to the ICO if you consider that our processing of your personal data breaches the data protection regulations that are in force at that time.

No fee usually required

You will not have to pay a fee to access your personal data (or to exercise any of the other rights); however, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.