# How we use your personal information

This privacy notice is to let you know we promise to look after your personal information. This notice explains how we do this and tells you about your privacy rights and how the law protects you.

Our Privacy Promise

We promise:

* To keep your data safe and private.
* Not to sell your data.
* To give you ways to manage and review your marketing choices at any time.

Data Protection law will change on 25 May 2018

This notice sets out most of your rights under the new laws. We’ll update it again between now and 25 May 2018 when changes come into effect.

# Who we are:

RADR Limited Provides Asset recovery , disposal and debt collection Technology services to the financial Market:

# How the law protects you:

As well as our Privacy Promise, your privacy is protected by law. This section explains how that works.

Data Protection law says that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it outside RADR Limited. The law says we must have one or more of these reasons:

* To fulfil a contract we have with you, or
* When it is our legal duty, or
* When it is in our legitimate interest, or
* When you consent to it.

A legitimate interest is when we have a business or commercial reason to use your information. But even then, it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

Here is a list of all the ways that we may use your personal information, and which of the reasons we rely on to do so. This is also where we tell you what our legitimate interests are.

|  |  |  |
| --- | --- | --- |
| **What we use your personal information for** | **Our reasons** | **Our legitimate interests** |
| * To manage our relationship with you or your business. * To develop new ways to meet our customers’ needs and to grow our business. | • Your consent.  • Fulfilling contracts.  • Our legitimate interests.  • Our legal duty. | • Being efficient about how we fulfil our legal duties. |
| • To manage how we work with other companies that provide services to us and our customers. | • Fulfilling contracts.  • Our legitimate interests.  • Our legal duty. | • Developing products and services, and what we charge for them.  • Being efficient about how we fulfil our legal and contractual duties. |
| • To deliver of our products and services.  • To make and manage customer payments.  • To collect and recover money that is owed to Our Clients. | • Fulfilling contracts.  • Our legitimate interests.  • Our legal duty. | • Being efficient about how we fulfil our legal and contractual duties.  • Complying with regulations that apply to us. |
| • To detect, investigate, report, and seek to prevent financial crime.  • To manage risk for us and our customers.  • To obey laws and regulations that apply to us.  • To respond to complaints and seek to resolve them. | • Fulfilling contracts.  • Our legitimate interests.  • Our legal duty. | • Developing and improving how we deal with financial crime, as well as doing our legal duties in this respect .  • Complying with regulations that apply to us.  • Being efficient about how we fulfil our legal and contractual duties. |
| • To run our business in an efficient and proper way. This includes managing our financial position, business capability, planning, communications, corporate governance, and audit. | • Our legitimate interests.  • Our legal duty. | • Complying with regulations that apply to us.  • Being efficient about how we fulfil our legal and contractual duties. |
| • To exercise our rights set out in agreements or contracts. | •Fulfilling contracts. |  |

# Groups of Personal Information

We use many different kinds of personal information, and group them together like this.

|  |  |
| --- | --- |
| Type of personal information | Description |
| Financial | Your financial position, status and history. |
| Contact | Where you live and how to contact you. |
| Transactional | Details about payments to and from your accounts with us, and insurance claims you make. |
| Contractual | Details about the products or services we provide to you. |
| Communications | What we learn about you from letters, emails and conversations between us. |
| Documentary Data | Details about you that are stored in documents in different formats, or copies of them. This could include things like your passport, drivers licence or birth certificate. |

# Where we collect personal information from:

We may collect personal information about you (or your business) from other companies That we deal with and from these sources:

* Data you give to us:
* When you talk to us on the phone
* When you use our websites, mobile device apps.
* In emails and letters

# Data we collect when you use our services. This includes the amount, frequency, type, location, origin and recipients:

* Payment and transaction data.

# Data from third parties we work with:

* Companies that introduce you to us
* Credit reference agencies
* Social networks
* Fraud prevention agencies
* Public information sources such as Companies House
* Agents working on our behalf
* Government and law enforcement agencies.

# Who we share your personal information with

We may share your personal information with other companies that we deal with:

Agents and advisers who we use to help run your accounts and services, collect what you owe, and explore new ways of doing business

Companies we have a joint venture or agreement to co-operate with

Organisations that introduce you to us

# Sending data outside of the EEA

We do no currently send your data outside of the European Economic Area (“EAA”) but if we did it would only under the following conditions

* Comply with a legal duty.
* Work with our agents and advisers who we use to help run your accounts and services.

If we do transfer information to our agents or advisers outside of the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA. We’ll use one of these safeguards:

* Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA
* Put in place a contract with the recipient that means they must protect it to the same standards as the EEA
* Transfer it to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for data sent between the US and EU countries. It makes sure those standards are similar to what is used within the EEA

# How long we keep your personal information

We will keep your personal information for as long as you are a customer of RADR Limited

After you stop being a customer, we may keep your data for up to 6 years for one of these reasons:

* To respond to any questions or complaints.
* To show that we treated you fairly.
* To maintain records according to rules that apply to us.

We may keep your data for longer than 6 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

# How to get a copy of your personal information

You Can request the personal information we hold about you by contacting our offices and completing a Subject Access request from :

# What if you want us to stop using your personal information?

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the ‘right to object’ and ‘right to erasure’, or the ‘right to be forgotten’.

There may be legal or other official reasons why we need to keep or use your data. But please tell us if you think that we should not be using it.

We may sometimes be able to restrict the use of your data. This means that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

# You can ask us to restrict the use of your personal information if:

* It is not accurate.
* It has been used unlawfully but you don’t want us to delete it.
* It not relevant any more, but you want us to keep it for use in legal claims.
* You have already asked us to stop using your data but you are waiting for us to tell you if we are allowed to keep on using it.

If you want to object to how we use your data, or ask us to delete it or restrict how we use it or, please contact us.

# How to complain

Please let us know if you are unhappy with how we have used your personal information. You can contact us at the following address:

RADR Limited

Unit 3, North Anston Business Center

Sheffield

S254JJ