

Privacy Policy

This privacy policy applies between you, the User of this Website and Debt Logic, the owner and provider of this Website. Debt Logic takes the privacy of your information very seriously. This privacy policy applies to our use of any and all Data collected by us or provided by you in relation to your use of the Website.

Please read this privacy policy carefully.

Definitions and interpretation

1. In this privacy policy, the following definitions are used:

| | |
|-----------------------------|--|
| Data | collectively all information that you submit to Debt Logic via the Website. This definition incorporates, where applicable, the definitions provided in the Data Protection Laws; |
| Cookies | a small text file placed on your computer by this Website when you visit certain parts of the Website and/or when you use certain features of the Website. Details of the cookies used by this Website are set out in the clause below (Cookies); |
| Data Protection Laws | any applicable law relating to the processing of personal Data, including but not limited to the Directive 96/46/EC (Data Protection Directive) or the GDPR, and any national implementing laws, regulations and secondary legislation, for as long as the GDPR is effective in the UK; |
| GDPR | the General Data Protection Regulation (EU) 2016/679; |
| Debt Logic, or us | Debt Logic, a company incorporated in England and Wales with registered number 27 whose registered office is at Old Gloucester Street , London, WC1N 3AX; |
| UK and EU Cookie Law | the Privacy and Electronic Communications (EC Directive) Regulations 2003 as amended by the Privacy and Electronic Communications (EC Directive) (Amendment) Regulations 2011; |
| User or you | any third party that accesses the Website and is not either (i) employed by Debt Logic and acting in the course of their employment or (ii) engaged as a consultant or otherwise providing services to Debt Logic and accessing the Website in connection with the provision of such services; |
| Website | the website that you are currently using, www.debtlogic.co.uk, and any sub-domains of this site unless expressly excluded by their own terms and conditions. |

2. In this privacy policy, unless the context requires a different interpretation:
 - a. the singular includes the plural and vice versa;
 - b. references to sub-clauses, clauses, schedules or appendices are to sub-clauses, clauses, schedules or appendices of this privacy policy;
 - c. a reference to a person includes firms, companies, government entities, trusts and partnerships;
 - d. "including" is understood to mean "including without limitation";
 - e. reference to any statutory provision includes any modification or amendment of it;
 - f. the headings and sub-headings do not form part of this privacy policy.

Scope of this privacy policy

3. This privacy policy applies only to the actions of Debt Logic and Users with respect to this Website. It does not extend to any websites that can be accessed from this Website including, but not limited to, any links we may provide to social media websites.
4. For purposes of the applicable Data Protection Laws, Vanquish Debt Recovery Ltd T/A Debt Logic is the "data controller". This means that Debt Logic determines the purposes for which, and the manner in which, your Data is processed.

Data collected

5. We may collect the following Data, which includes personal Data, from you:
 - a. name;
 - b. contact Information such as email addresses and telephone numbers;
 - c. financial information such as credit / debit card numbers;
 - d. IP address (automatically collected);
 - e. vehicle details;
 - f. other information you choose to send us;

How we collect Data

6. We collect Data in the following ways:
 - a. data is given to us by you;
 - b. data is received from other sources; third parties and suppliers;
 - c. data is collected automatically.

Data that is given to us by you

7. Debt Logic will collect your Data in a number of ways, for example:
 - a. when you contact us through the Website, by telephone, post, e-mail or through any other means; in each case, in accordance with this privacy policy.

Data that is received from third parties

8. Debt Logic will receive Data about you from the following third parties:
 - a. Google Analytics;
 - b. Parking Operators;
 - c. Data Enhancement and trace companies;
 - d. Credit Reference Agencies

Data that is collected automatically

9. To the extent that you access the Website, we will collect your Data automatically, for example:
 - a. we automatically collect some information about your visit to the Website. This information helps us to make improvements to Website content and navigation, and includes your IP address, the date, times and frequency

with which you access the Website and the way you use and interact with its content.

- b. we will collect your Data automatically via cookies, in line with the cookie settings on your browser. For more information about cookies, and how we use them on the Website, see the section below, headed "Cookies".

Legal basis of processing

10. We may process Personal Data relating to Users if one of the following applies:

- a. Users have given their consent for one or more specific purposes. Note: Under some legislations the Owner may be allowed to process Personal Data until the User objects to such processing ("opt-out"), without having to rely on consent or any other of the following legal bases. This, however, does not apply, whenever the processing of Personal Data is subject to European data protection law;
- b. provision of Data is necessary for the performance of an agreement with the User and/or for any pre-contractual obligations thereof;
- c. processing is necessary for compliance with a legal obligation to which the Owner is subject;
- d. processing is related to a task that is carried out in the public interest or in the exercise of official authority vested in the Owner;
- e. processing is necessary for the purposes of the legitimate interests pursued by the Owner or by a third party.

In any case, the Owner will gladly help to clarify the specific legal basis that applies to the processing, and in particular whether the provision of Personal Data is a statutory or contractual requirement, or a requirement necessary to enter into a contract.

Our use of Data

11. Any or all of the above Data may be required by us from time to time in order to provide you with the best possible service and experience when using our Website. Specifically, Data may be used by us for the following reasons:

- a. For debt collection purposes and to provide a service to our clients
- b. We may use the email address to send users documents and updates pertaining to their account.
- c. We may use the mobile telephone number to send users information and updates pertaining to their account.
- d. To arrange instalment plans that are specific to your personal circumstances.
- e. To fulfil our services to our clients, the parking operator, who use our service in accordance with their Terms & Conditions of the original Parking Charge;
- f. To carry out litigation;

in each case, in accordance with this privacy policy.

12. We may use your Data for the above purposes if we deem it necessary to do so for our legitimate interests. If you are not satisfied with this, you have the right to object in certain circumstances.

Who we share Data with

13. We may share your Data with the following groups of people for the following reasons:

- a. our employees, agents and/or professional advisors;
- b. our clients to update their database;
- c. third party service providers who provide services to us which require the processing of personal data – print and mail service providers to send letters to you by post; tracing companies in order to trace gone aways
- d. solicitors – for litigation services.

in each case, in accordance with this privacy policy.

We do not sell, trade or rent users information to others. We do not share data outside the UK.

Keeping Data secure

14. We will use technical and organisational measures to safeguard your Data, for example:

- a. access to your account is controlled by a password and a user name that is unique.
 - b. we store your Data on a secure Microsoft Data Centre server provided by Indigo Cloud.
 - c. payment details are encrypted using SSL technology by an external payment processor using PCI DSS security.
15. Technical and organisational measures include measures to deal with any suspected data breach. If you suspect any misuse or loss or unauthorised access to your Data, please let us know immediately.

Data retention

16. Unless a longer retention period is required or permitted by law, we will only hold your Data on our systems for the period necessary to fulfil the purposes outlined in this privacy policy.
17. The lawful bases for processing data are set out in Article 6 of the GDPR, and they are summarised below: Consent, Contract, Legal obligation, Vital interests, Public task, Legitimate interests. We process your data for any one of either 'Contract', 'Legal Obligation' or 'Legitimate interests' depending on the data in question.
18. Even if we delete your Data, it may persist on backup or archival media for legal, tax or regulatory purposes.

Your rights

19. You have the following rights in relation to your Data:
- a. **Right to access** - 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. If we provide you with access to the information we hold about you, we will charge a fixed admin fee of £10 for this service and we will require a photocopy of your identity. 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. Requests are to be made in writing to our registered address.
 - b. **Right to correct** - the right to have your Data rectified if it is inaccurate or incomplete.
 - c. **Right to erase** - the right to request that we delete or remove your Data from our systems.
 - d. **Right to restrict our use of your Data** - the right to "block" us from using your Data or limit the way in which we can use it.
 - e. **Right to data portability** - the right to request that we move, copy or transfer your Data.
 - f. **Right to object** - the right to object to our use of your Data including where we use it for our legitimate interests.
20. 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 contact us.
21. If you are not satisfied with the way a complaint you make in relation to your Data is handled by us, you may be able to refer your complaint to the relevant data protection authority. For the UK, this is the Information Commissioner's Office (ICO). The ICO's contact details can be found on their website at <https://ico.org.uk/>.
22. 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.

Links to other websites

23. This Website may, from time to time, provide links to other websites. We have no control over such websites and are not responsible for the content of these websites. This privacy policy does not extend to your use of such websites. You are advised to read the privacy policy or statement of other websites prior to using them.

Changes of business ownership and control

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

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

Cookies

27. This Website may place and access certain Cookies on your computer. Debt Logic uses Cookies to improve your experience of using the Website and to improve our range of services. Debt Logic has carefully chosen these Cookies and has taken steps to ensure that your privacy is protected and respected at all times.

28. All Cookies used by this Website are used in accordance with current UK and EU Cookie Law.

29. Before our Website places Cookies on your computer, you will be presented with a message bar requesting your consent to set those Cookies. By giving your consent to the placing of Cookies, you are enabling Debt Logic to provide a better experience and service to you. You may, if you wish, deny consent to the placing of Cookies; however certain features of the Website may not function fully or as intended.

30. This Website may place the following Cookies:

| Type of Cookie | Purpose |
|--------------------------------|---|
| Strictly necessary cookies | These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website, use a shopping cart or make use of e-billing services. |
| Analytical/performance cookies | They allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily. |

31. You can find a list of Cookies that we use in the Cookies Schedule.

32. You can choose to enable or disable Cookies in your internet browser. By default, most internet browsers accept Cookies but this can be changed. For further details, please consult the help menu in your internet browser.

33. You can choose to delete Cookies at any time; however, you may lose any information that enables you to access the Website more quickly and efficiently including, but not limited to, personalisation settings.

34. It is recommended that you ensure that your internet browser is up-to-date and that you consult the help and guidance provided by the developer of your internet browser if you are unsure about adjusting your privacy settings.

35. For more information generally on cookies, including how to disable them, please refer to aboutcookies.org. You will also find details on how to delete cookies from your computer.

General

36. You may not transfer any of your rights under this privacy policy to any other person. We may transfer our rights under this privacy policy where we reasonably believe your rights will not be affected.

37. If any court or competent authority finds that any provision of this privacy policy (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision will, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this privacy policy will not be affected.

38. Unless otherwise agreed, no delay, act or omission by a party in exercising any right or remedy will be deemed a waiver of that, or any other, right or remedy.

39. This Agreement will be governed by and interpreted according to the law of England and Wales. All disputes arising under the Agreement will be subject to the exclusive jurisdiction of the English and Welsh courts.

Changes to this privacy policy

40. Debt Logic reserves the right to change this privacy policy as we may deem necessary from time to time or as may be required by law. Any changes will be immediately posted on the Website and you are deemed to have accepted the terms of the privacy policy on your first use of the Website following the alterations. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

You may contact Debt Logic by email at info@debtlogic.co.uk. We are registered as data controller with Information Commissioners Office (ICO). Our ICO Data Protection Number is ZA049932.

This privacy policy was created on 25th May 2018

Cookies

Below is a list of the cookies that we use. We have tried to ensure this is complete and up to date, but if you think that we have missed a cookie or there are any discrepancies, please let us know.

We use the following strictly necessary cookies:

| Description of Cookie | Purpose |
|-----------------------|--|
| ASP.NET_SessionId | Preserves the visitor's session state across page requests |
| CookieConsent | Stores the user's cookie consent state for the current domain. |
| JSESSIONID | Preserves users states across page requests. |

Analytical/performance

We use the following analytical/performance cookies:

| Description of Cookie | Purpose |
|-----------------------|---|
| _ga | Registers a unique ID that is used to generate statistical data on how the visitor uses the website |
| _gat | Used by Google Analytics to throttle request rate |
| _gid | Registers a unique ID that is used to generate statistical data on how the visitor uses the website. |
| collect | Used to send data to Google Analytics about the visitor's device and behaviour. Tracks the visitor across devices and marketing channels. |