

Anchorage Chambers Privacy Policy

This privacy policy will apply to you if you provide your personal information to us, even if you decide not to go ahead with any product or service we offer. Within this privacy policy we have set out how we will use your personal data to provide service to you.

At Anchorage Chambers, we're committed to protecting and respecting your privacy.

This Policy explains when and why we collect your personal information. The policy also explains how we use your personal information, the conditions under which we may disclose it to others and how we keep it secure.

Any questions regarding this Policy and our privacy practices should be sent by email to compliance@anchoragechambers.co.uk or by writing at Anchorage Chambers, Anchorage House, 252 The Quays, Salford Quays, Salford, M50 3SD. Alternatively, you can telephone on 0161 786 0917.

Who are we?

We are Anchorage Chambers LTD, company registration number 09164704 whose registered office is at Anchorage House, 252 The Quays, Salford Quays, Salford M50 3SD. We are a business which specialises in assisting people who have unmanageable debts to propose Individual Voluntary Arrangements (IVAs) to their creditors to resolve their financial difficulties. Our business administers IVAs from their commencement until their conclusion.

How do we collect information from you?

We obtain information about you when you use our website, for example, when you contact us about our services. We also collect information directly from you by email and from companies or businesses who have advised you regarding your debts before you were introduced to us. We use publicly available online resources to obtain additional information and this is likely to include information for Anti Money Laundering purposes to confirm your identity and information from organisations such as H M Land Registry to confirm details of property ownership as well as other sources of information which may be directly relevant to your financial circumstances.

What type of information is collected from you?

The personal information we collect is likely to include your name, address, email address, information about your finances bank account details, details and evidence of your income and expenditure, ownership of assets and the amounts you owe to your creditors. We are likely also to collect information concerning your domestic and family circumstances which is directly relevant to your financial circumstances.

How is your information used?

We use your information for the following purposes:

- to prepare a statement of your financial position
- enable us to advise you if an IVA is an appropriate solution for your financial difficulties
- prepare your IVA proposal for consideration by your creditors
- monitor your ongoing compliance with your obligations once your IVA has been approved
- comply with our statutory obligations under the terms of the Insolvency Act 1986 and the Insolvency Rules 2016 and also to comply with best practice guidance issued by insolvency licensing bodies from time to time.
- seek your views or comments on the services we provide;
- notify you of changes to our services;
- send you communications which you have requested and that may be of interest to you.

Data Retention

We retain the personal data you provide to us as long as it is considered necessary for the purpose for which it is collected for.

We review our retention periods for personal information on a regular basis. We are legally required to hold some types of information to fulfil our statutory obligations and this includes for example holding details of all the information you provide in connection with a proposal for an IVA for 6 years following completion or termination of your IVA.

Who has access to your information?

We will not sell or rent your information to third parties.

We will not share your information with third parties for marketing purposes.

Third Party Service Providers working on our behalf

We may pass your information to our third party service providers, agents, subcontractors and other associated organisations for the purposes of completing tasks and providing services to you on our behalf (for example to assist with preparing financial projections for your business). However, when we use third party service providers, we disclose only the personal information that is necessary to deliver the service and we have a contract in place that requires them to keep your information secure and not to use it for their own direct marketing purposes.

When you are using our telephone or online payment process, your payment is processed by a third party payment processor, who specialises in the secure online capture and processing of credit/debit card transactions. If you have any questions regarding secure transactions, please contact us.

We may transfer your personal information to a third party as part of a sale of some or all of our business and assets to any third party or as part of any business restructuring or reorganisation, or if we're under a duty to disclose or share your personal data in order to comply with any legal obligation or to enforce or apply our terms of use or to protect the rights, property or safety of our supporters and customers. However, we will take steps with the aim of ensuring that your privacy rights continue to be protected.

Your Creditors

Your creditors will be provided with a full copy of your IVA proposal which will contain your personal information. On occasions at the request of your creditors we may also provide them with additional information or documents e.g. copies of your wage slips, copy valuation of your house

etc. This information and documentation will be provided in the context of complying with statutory and best practice obligations when acting for you concerning an IVA.

How you can access and update your information

The accuracy of your information is important to us. We're working on ways to make it easier for you to review and correct the information that we hold about you. In the meantime, if you change your email address, or any of the other information we hold is inaccurate or out of date, please email us at: compliance@anchoragechambers.co.uk or write to us at: Anchorage Chambers, Anchorage House, 252 The Quays, Salford Quays, Salford, M50 3SD. Alternatively, you can telephone on 0161 786 0917.

You have the right to ask for a copy of the information Anchorage Chambers hold about you and this will be provided to you on request without charge. If you require a copy of the information Anchorage Chambers holds about you, please email at: compliance@anchoragechambers.co.uk or write to us at: Anchorage Chambers, Anchorage House, 252 The Quays, Salford Quays, Salford, M50 3SD.

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.

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.

Security precautions in place to protect the loss, misuse or alteration of your information

When you give us personal information, we take steps to ensure that it's treated securely.

If you provide us with copies of documents containing personal information we have processes in place with a view to ensuring these documents are protected from being accessed by third parties when transmitted to us and are treated securely once they are in our possession and control.

Non-sensitive details (your email address etc.) are transmitted normally over the Internet, and this can never be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so

at your own risk. Once we receive your information, we make our best effort to ensure its security on our systems. Where we have given (or where you have chosen) a password which enables you to access certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Profiling

We may analyse your personal information to create a profile of your interests and preferences so that we can contact you with information relevant to you. We may make use of additional information about you when it is available from external sources to help us do this effectively. We may also use your personal information to detect and reduce fraud and credit risk.

Use of 'cookies'

Like many other websites, the Bennett Jones Insolvency website uses cookies. 'Cookies' are small pieces of information sent by an organisation to your computer and stored on your hard drive to allow that website to recognise you when you visit. They collect statistical data about your browsing actions and patterns and do not identify you as an individual. This helps us to improve our website and deliver a better more personalised service.

It is possible to switch off cookies by setting your browser preferences. Turning cookies off may result in a loss of functionality when using our website.

Links to other websites

Our website may contain links to other websites run by other organisations. This privacy policy applies only to our website, so we encourage you to read the privacy statements on the other websites you visit. We cannot be responsible for the privacy policies and practices of other sites even if you access them using links from our website.

In addition, if you linked to our website from a third party site, we cannot be responsible for the privacy policies and practices of the owners and operators of that third party site and recommend that you check the policy of that third party site.

Transferring your information outside of Europe

Our services are only provided to individuals in the United Kingdom. We will not transfer any personal information we hold about you outside of the Europe.

Review of this Policy

We keep this Policy under regular review. This Policy was last updated in May 2018.