

Legals ———

# GDPR

Your Debt Expert is a trading style of Creditfix Ltd. This GDPR statement explains how the Creditfix Group of companies collect personal data from you, and how we will use and store this information.

If you want to see the detailed version of this, you can read our full privacy policy [here](#), but this sets out the important bits that you need to be aware of.

### **How we will use your data**

Creditfix would like to provide you with information, including through email subscription to regular communications and mobile telephone, about their products and services that may be of interest to you.

And we sometimes would like to pass your details on to other carefully selected companies, but we will always ensure we get your permission prior to doing this.

If you do not want us to use your information for marketing purposes to update you on latest products and services and those from third parties, please untick this box on the website. (add link to opt out).

### **Where we collect your personal data**

We will only collect relevant personal information, including where necessary sensitive personal data, about you when you apply to us, and any additional information provided by you or others in various ways, including:

- When you complete an application form, contact form or quiz requesting a call back.
- When you take part in market research, competitions and promotions provided by, or on behalf of the Group.
- Information the Group receives from each other, from business partners, and from other organisations such as credit reference agencies and fraud prevention agencies.
- Please note that for quality and training purposes, telephone calls to our offices will be recorded and monitored.

### **What happens to your information when you provide it?**

The personal information you provide may be used in several ways, for example:

- Responding to your requests, enquiries or complaints
- For product administration and to notify you of any important changes or developments to the products and services we provide to you.
- For customer research, statistical analysis and to understand the effectiveness of our advertising.
- For crime detection, prevention, and prosecution and to keep our website safe and secure.

- For audit and debt collection.
- If you provide personal information about someone else, for example a joint application, you must only do so with the consent of the other person. If you enter into a product jointly with another person your data will be shared with the other person.
- We take the protection of personal data very seriously and we will maintain appropriate safeguards to ensure the security and privacy of the information you have provided.

### **Deleting the information we hold on you**

If for any reason you are concerned that the personal information we hold about you is incorrect, or if you would like your personal information removed from our records please contact us by email at [compliance@creditfix.co.uk](mailto:compliance@creditfix.co.uk) and we will be happy to review, update or remove information as appropriate. We will keep your information unless you ask us to remove it.

If you are a Creditfix Group Customer we will not be able to delete your information for a period of 6 years even after your arrangement is finished, but we can amend it if required.

If you would like to request a copy of the personal data we hold please contact the email above and use the term 'subject access request' in the subject line.

### **What are cookies?**

When using Creditfix group websites, some information may be collected automatically using 'cookies'. These are small text files which help us understand how our websites work, they can be temporary or permanent.

Temporary cookies form part of the security process while you are using the website; permanent cookies identify the link you used to find our website, check your browser so that we can make sure that our website and services work well with your computer and to help us monitor traffic on our website.

### **Why are cookies used?**

They help visitors. Cookies allow sites to do things like provide personalised content and remember their log-in details and settings. You can turn them off – this won't stop a website from working, but it might mean it won't work as well as it could, or that you have to do the same thing more than once.

They help website owners. Cookies tell website owners things like: what search engine a visitor used to find the website, how often they've visited it, how long they've spent on it, and so on.

We've set out below the cookies that we may use and those that are set by third parties on our website.

| Cookie Name | Purpose |
|-------------|---------|
|-------------|---------|

|                  |                            |
|------------------|----------------------------|
| Google Analytics | ON site behaviour tracking |
|------------------|----------------------------|

|        |                               |
|--------|-------------------------------|
| Hotjar | Heatmaps and screen recording |
|--------|-------------------------------|

Visual Website Optimiser      A/B testing and heatmaps

Facebook      Retargeting and tracking conversions

Adwords      Track Conversions

TaboolaTrack Conversions

Bing Ads      Track Conversions

Except for essential cookies, all cookies will expire after 10 years.

### **Disabling/ enabling cookies**

You can accept or decline cookies by changing the settings on your browser and by following these instructions (link to disabling cookie page) . Please remember though that disabling certain cookies may affect the functionality of our website.

### **Changes to our privacy policy (on screen)**

Any changes we may make to this privacy policy in the future will be posted on this page so you can keep up to date with our policies and how they affect you.