

Credit Hero Limited

Fair Processing and Privacy Notice

In this Fair Processing and Privacy Notice we use the displayed terms to mean the following:

'YOU' As the person who may wish to engage the services of Credit Hero Limited

'US' and 'WE' Credit Hero Limited

'GDPR' General Data Protection Regulations

'DPA' Data Protection Act (*which replaced the Data Protection Act 1998*)

Fair Processing and Privacy Notice

Credit Hero Limited is committed to protecting and respecting your privacy.

This notice sets out the basis on which any personal data that *'WE'* collect from *'YOU'*, or that *'YOU'* provide to *'US'*, will be processed by *'US'*.

Please read the following carefully to understand our views and practices regarding your personal data and how *'WE'* will treat it.

Credit hero Limited has put in place a number of measures to ensure that any personal data that *'WE'* obtain from *'YOU'* is processed and maintained in accordance with accepted principles of good information handling and in accordance with the General Data Protection Regulations (*'GDPR'*) and the Data Protection Act (*'DPA'*).

For the purpose of the *'DPA'*, the Data Controller is Credit Hero Limited and can be contacted at Scotsman House, The Sidings, Boundary Lane, Chester, England, CH4 8RD or by telephone on 01244 670999 or e-mail simon@credit-hero.co.uk (Simon Mouncher)

Information *'WE'* may gather from *'YOU'*

For processing of personal data to be lawful, *'WE'* are required to tell *'YOU'* the lawful basis on which *'WE'* will process your personal data.

'WE' consider our lawful basis to be:

1. Consent of the data subject (*'YOU'*)
- and / or
2. Necessary for the purposes of legitimate interest pursued by the controller (*'US'*) or a third party, except where such interests are overridden by the interest, rights or freedoms of the data subject (*'YOU'*)

'WE' will rely on the above lawful data processing basis in two ways, consequently both 1. and 2. above may apply dependent upon the services *'WE'* provide to *'YOU'*.

3. If *'YOU'* have approached *'US'* directly with a view to seeking redress for *'YOU'* in connection with the misselling of payment protection insurance, *'WE'* may rely solely on 2. above
4. If *'YOU'* *consent to *'US'* marketing to *'YOU'* other products which are in addition to our core product of redress for misselling of Payment Protection Insurance (PPI) *'WE'* may additionally rely on 1. above

*If *'YOU'* wish to receive marketing information on any other products from *'US'* *'YOU'* must complete the separate 'consent to be marketed form' before *'WE'* can provide *'YOU'* with information about your selected products of interest.

The information *'WE'* collect from *'YOU'* will be in connection with *'US'* providing the services that *'YOU'* have requested *'US'* to perform and is limited to:

- Your name
- Your date of birth
- Your address
- Your contact details
- Identifying details of the product *'YOU'* wish to *'US'* seek redress for, on your behalf

Credit Hero Limited

Fair Processing and Privacy Notice

'WE' will use information held about 'YOU' in the following way:

- To enable 'US' to perform the contract that 'YOU' ask 'US' to perform on your behalf

'WE' may disclose your personal information to the following:

- The provider of the payment protection insurance 'YOU' wish to seek redress against for misselling
- The provider of any other service services 'YOU' wish 'US' to facilitate

'WE' may also disclose your personal information to third parties from time to time for the following reasons:

- If 'WE' are under a duty to disclose or share your personal data in order to comply with any legal obligation (including with any government agencies or regulators) or to exchange information with other third parties for the purposes of fraud protection and credit risk reduction

Retention of your personal information

The length of time 'WE' retain your information will depend on the purpose for which the information was provided. In general, however, 'WE' will keep the information that is necessary for 'US' to:

- Provide 'YOU' with a service that 'YOU' have requested from 'US' for as long as it takes 'US' to provide that service
- For 'US' to respond to 'YOU' regarding any query, question or complaint 'YOU' may wish to raise with 'US' regarding the service 'WE' have provided to 'YOU'
- 'WE' will keep other information about 'YOU' if it is necessary for 'US' to do so to comply with the law

Data Security

'WE' make your data safety and security a top priority and are committed to protecting your personal and financial information. Where 'WE' collect personal information from 'YOU', 'WE' will protect that information with controls based upon recognised security standards, regulations, and industry based best practices.

Access to information

The 'DPA' gives 'YOU' the right to access information held about 'YOU' called a 'Subject Access Request'.

Please contact 'US' at this address - Scotsman House, The Sidings, Boundary Lane, Chester, England, CH4 8RD or by telephone on 01244 670999 or e-mail simon@credit-hero.co.uk (Simon Mouncher) or on the Contact page of our website www.credit-hero.co.uk if 'YOU' wish to seek such information.

'WE' will provide your information to 'YOU' free of charge and within 30 days of receiving your request.

'WE' may be entitled to extend this to two months if the request is particularly complex or involves numerous requests.

'WE' may also be permitted to charge a reasonable fee if a request is deemed to be manifestly unfounded or excessive.

Right to rectification

'YOU' are entitled to have personal data rectified if it is inaccurate or incomplete.

Right to erasure

In certain circumstances 'YOU' may have the right to have your personal data erased, for example, if 'YOU' believe it is no longer necessary for the purpose for which it was originally collected.

Right to restrict processing

'YOU' may have the right to ask 'US' to restrict the processing of your data for a certain period of time.

For example, if 'YOU' contest the accuracy of your personal data 'YOU' can ask 'US' to restrict processing until the accuracy of the data has been verified.

Right to lodge a complaint

Credit Hero Limited

Fair Processing and Privacy Notice

If 'YOU' believe 'WE' have breached the regulations, 'YOU' have the right to lodge a complaint with the Information Commissioner's Office.

Changes to our privacy policy

Any changes that 'WE' may make to our privacy policy will be updated on our website <http://www.credit-hero.co.uk/privacy-policy/>

Visiting Credit Hero on-line

Use of cookies

Cookies are tiny text files stored on your computer when you visit certain webpages.

At Credit Hero we use cookies to understand how visitors reach our site, which in turn helps us to improve our services. Cookies cannot harm your computer and hold absolutely no personally identifiable information; no names, addresses, phone numbers or credit card details.

We do use encrypted information gathered from them to help improve your user experience of the site. For example, they help us to identify and resolve errors, or to determine what you, the customer may be interested in.

We are providing you with this information as part of our initiative to comply with recent legislation, and to make sure we are honest and clear about your privacy when you visit our website, we know you would expect nothing less from us.

Cookies we use:

_utma - This cookie allows us to count the unique numbers of visitors to our site and does not contain any personally identifiable information.

_utmb - This cookie allows us to identify new visitors to the website. It does not record any personally identifiable information.

_utmt - This cookie is used to throttle request rate. It does not record any personally identifiable information.

_utmz - This cookie is used to determine the traffic source of a visit. It does not record any personally identifiable information.

_Source - This cookie is used to show the correct phone number to our visitors. It records no information about visitors. If you would like to remove cookies from your computer you can [find further instructions here](#)

Universal Analytics Cookies

_ga - This cookie allows us to count how many people visit the website by tracking new and previous visitors.

_gat - This cookie manages the rate at which page view requests are made

You can [opt out of Google Analytics cookies](#).