

Privacy Policy

Who we are

This privacy policy will apply to you if you provide personal information to www.nationaldebtadvisors.co.uk – even if you decide not to go ahead with any service offered.

As a trading style of Back2Credit, the information you provide on this site will also be used within and held by the company.

This privacy notice is to let you know how we will look after your personal information. This notice also tells you about your privacy rights and how the law protects you.

What information we collect and why

This section sets out the legal reasons we rely on, for each of the ways we may use your personal information.

The Data Protection Act 2018 says that we are allowed to use personal information only if we have a proper reason to do so. The law says we must have one or more of these reasons:

- When you consent to it, or
- When it is our legal duty, or
- When it is in our legitimate interest

When we have a business or commercial reason of our own to use your information, this is called a 'legitimate interest'. We will tell you what that is, if we are going to rely on it as the reason for using your data. Even then, it must not unfairly go against your interests.

The law and other regulations treat some types of sensitive personal information as special. This includes information about racial or ethnic origin, sexual orientation, religious beliefs, trade union membership, health data, and criminal records. We will not collect or use these types of data without your consent unless the law allows us to do so.

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.

Processing your online enquiry

When you complete the online enquiry form we take this as your explicit and informed consent to collect the information and contact you to discuss it further. We use your contact information, and the limited amount of financial information you provide to prioritise our work. You don't have to complete the online form, you can choose to contact us by phone instead.

You can withdraw your consent at any time by contacting us using the details shown above and we will cease processing your enquiry.

When you access our website, your Internet Protocol (IP) address, operating system and browser type is automatically collected and is placed in our internet access logs, which we use for system administration and statistical analysis. We collect information directly from you in a number of ways. One way is through our use of "cookies".

Preparing your case for referring to the Insolvency Practitioner

When we contact you by telephone to progress your enquiry our calls are recorded for our legitimate interest and to protect us against legal claims.

We will continue to use your consent to collect more detailed information about your financial situation. We will ask you to send us documentary proof of your information, that may include National Identifiers such as your National Insurance number. You may withdraw your consent at any point that you are on the phone with our advisor.

Special Category Data

Information related to your health, or the health of other people in your household, is particularly relevant to your financial situation or your ability to manage your debts. We will therefore collect relevant health information as part of your case.

Managing Our Business

Areas of Financial Services are highly regulated and as such we may need to keep records including your personal information and occasionally share them with regulators in our legitimate interest or as a legal obligation.

Security of your information

We take the security of your information very seriously. We have access controls in place and all our staff are trained on the importance of data privacy and security. If you send us documentation it is scanned and the image is stored in our case management system. The original documents are placed in secure bins and shredded by a reputable firm.

Who we share your information with

When we have completed the information on your case we will use our legitimate interest to pass it to an Insolvency Practitioner who will assess your suitability for an Individual Voluntary Arrangement (IVA) / Protected Trust Deed (PTD). We deal with a number of firms and we will pass your case to the firm we believe are most suited to dealing with you. We will tell you which firm we are likely to pass your case to when we speak to you. If an Insolvency Practitioner refuses your case, we may pass it to an alternative provider.

With your consent we will pass your email address to Trust Pilot who will invite you to complete a review of our service.

We will not pass your information to any other organisation without your consent.

We work with a number of data processors such as telecoms and software providers to provide our service. All of these firms operate under written agreements.

Third parties

In instances where a site user does not qualify for products administered by Back2Credit people will be transferred to partners that can best administer a product suitable to the individual that are non-insolvency products.

We transfer data to our partners to enable our partners to deliver to you, products, services and information that you have expressed interest in, or that are compatible with the reason you provided your personal data. We may do this because you gave your consent. Once we have delivered your personal data to our partner that partner becomes the controller of your personal data and they will treat your personal data in accordance with their privacy policy. Once your personal data has been delivered to our client, we are no longer responsible for your personal data. Our Partners have their own privacy policies in relation to the data they hold or process. You can ask them about their privacy policy when they contact you.

Our Partners are made up of categories of business types. When we talk about our clients in this privacy policy, we mean our partners are authorised and regulated debt solution providers in the United Kingdom.

For the purpose of Debt Management Plans:

Financial Guidance Limited, an appointed representative of Two Financial Services Limited, 2 West Regent Street, Glasgow, G2 1RW, FCA No: 671355

Data Transfers outside the EEA

We work with a software development firm located outside the EEA where this party can access your personal information. Where we do transfer your personal information outside the EEA to our suppliers, we will make sure that it is protected to the same extent as in the EEA. We will put in place a contract with the recipient that means they must protect it to the same standards as the EEA.

How long we keep your personal information

We only keep information for as long as necessary and in accordance with our retention policy.

If you make an enquiry on our website that does not progress beyond the first stage will delete the information after six months.

If we have created a record within our case management system, we will delete the information 7 years after we stop dealing with you.

If we have referred your information to an Insolvency Practitioner, you will have to ask them how long they keep your information.

Cookies

We use cookies to make this website work better. If you continue to use this website you are agreeing to their use.

Your rights

Withdrawing your consent

If we are processing your personal information with your consent you may withdraw it at any time. Contact us using the information shown above.

If your personal information is incorrect

You can ask us to correct any of the personal information we hold you believe is incorrect. We may ask you to verify this.

If you want to restrict the processing

If you want us to pause the processing of your enquiry, please contact us. You may wish to do this if you want to correct information or whilst you decide whether to withdraw your consent.

If we have referred your case to an Insolvency Practitioner, you will have to contact them directly about restricting processing.

Deleting your Information

If you want us to delete your information we may be able to do this if you contact us. We can only delete personal information if it does not conflict with our retention policy.

Getting a copy of your personal information

You may request a copy of the information we hold about you. We will respond to this request within one month. You can contact us using the details shown above.

Portability of information

You may ask us for a machine-readable copy of the information you entered into our online enquiry form. We will provide this via a secure method.

Making a complaint

If you are not happy with how we have dealt with your personal information or how we have responded to your questions you may complain to us, using the contact information above. You can also complain or lodge an appeal about the outcome of a complaint to the Information Commissioner. Find out on their website how to report a [concern](#).

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