ClaimBack PCP.co.uk

Privacy Policy – ClaimBack-PCP.co.uk

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ClaimBack-PCP.co.uk is a trading style of SJS Legal Limited (company no 10598802), a firm authorised and regulated by the Solicitors Regulation Authority (SRA No 639197). Registered office: West Tower, Second Floor, Brook Street, Liverpool, L3 9PJ. ICO Registration: ZA248580.

Contact DPO Sarah Schofield at sarahschofield@sjs-legal.co.uk or call 0151 909 4741.

1. What Information We Collect

- Information you provide: Name, address, email, phone, date of birth, and any details you share via webforms, email, or phone to support your PCP claim.
- Credit agency data: Credit reports from Equifax, Experian, and TransUnion Information Group Limited obtained on your behalf.
- Automated data: Cookies, IP address, device info, and site usage analytics.

2. How We Use Your Information

- Claim work: To assess and manage your PCP claim; communicate with you and third parties (e.g., lenders, solicitors, credit agencies).
- Compliance & audit: For legal, regulatory (e.g., anti-money laundering), and internal audit purposes.
- Marketing: Only with your explicit opt-in consent—for updates or surveys.
- Site analytics: To improve user experience and service delivery.

3. Legal Bases for Processing

- Contract necessity: To deliver services you’ve requested.
- Legal obligation: To comply with laws and regulations.
- Legitimate interests: In administering claims efficiently and preventing fraud.
- Your consent: For optional marketing communications.

4. Who We Share With

- Credit Reference Agencies: Equifax, Experian, TransUnion—for credit report checks.
- Associated Parties: Lenders, solicitors, courts, expert witnesses, and relevant professional advisers.
- Service Providers: IT, analytics, and communications platforms—under strict confidentiality.
- Regulators or Fraud Authorities: As legally required (FCA, ICO, etc.).
- Third parties who we collect information from or share information with.

  Third parties who we believe will be able to assist us with your enquiry or application such as Sequence X Ltd and or trusted partners and other intermediaries.

  Introducers if you have been introduced to us from an Introducer, we may share limited information to inform them on the progress of the application.

  Credit Reference Agency Bureau's The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at – Equifax (Credit Reference Agency) https://www.equifax.co.uk/crain, Experian (Credit Reference Agency) https://www.experian.co.uk/crain and Call Credit (TransUnion) https://www.callcredit.co.uk/crain.

  External suppliers Specialist IT system providers Nivohub.com

  Our Regulators to fulfil our legal obligations, for example with the Financial Conduct Authority or the Information Commissioner's Office. Sharing of information to verify your identity and comply with Anti Money Laundering legislation, and co-operate with law enforcement, legal proceedings, or regulatory authorities.

  Changes of ownership if we sell, transfer or merge parts of our business or our assets any personal data supplied by you where relevant to that part of the business will be transferred to the new owner or controlling party and will continue to be used under the terms of this policy for the purposes that the personal data was originally supplied to us.

  - Software systems we use third party software systems including cloud-based storage, to help us to manage loan applications and to process and verify the personal information you supply to us. All software suppliers store any data in the UK and are subject to UK regulations including the UK Data Protection Regulations and are obliged to keep your details securely and use them only to fulfil the contracted service.

5. Data Retention

- We retain personal data:
- Whilst active on your case.
- Then for at least six years post-conclusion, per legal and regulatory obligations.

6. Data Security

- We maintain appropriate physical, technical, and administrative safeguards—including encrypted storage, access controls, and secure disposal protocols—to protect your data.

7. Your Rights

- Access or correct your data.
- Erase your data ("right to be forgotten"), subject to legal retention.
- Restrict processing or data portability.
- Object to direct marketing (you may withdraw consent anytime via info@claimback-pcp.co.uk).
- Lodge a complaint to the ICO or, for legal services, the SRA or Legal Ombudsman.

8. Cookies & Analytics

- Our site uses cookies and tools like Google Analytics to track site performance, enforce preferences, and optimise user experience.
- You can manage or disable cookies via your browser settings; doing so may affect website functionality.

9. Changes to This Policy

- We may periodically update this policy. The updated version will be posted here with a new "Last updated" date.
- In significant cases, we will notify you via email or site alert.

10. **Services We May Contact You About**

- Based on the information you provide or where you have given consent, we may contact you about related services that may be relevant to your circumstances. These may include:

Vehicle and Environmental Claims

- Diesel Emission Claims
- ECO4 (Energy Company Obligation) Claims

Financial Services

- Debt Help and Financial Guidance
- Irresponsible Lending Complaints
- Personal Loans
- Secured Loans

Home and Energy

- Housing Disrepair Claims
- Mobile and Broadband Deals
- Energy Tariff Comparison
- Solar Panel Offers

11. Contact Information

- Data Protection Officer
- Sarah Schofield
- West Tower, Second Floor, Brook Street, Liverpool, L3 9PJ
- 📞 0151 909 4741
- ✉️ sarahschofield@sjs-legal.co.uk
- You may also contact the ICO or SRA if unsatisfied with our response.

Summary

- This policy ensures transparency regarding:
- - What personal data we collect.
- - How and why we process it.
- - With whom we share it.
- - Your rights in relation to your data.
- It's designed to meet GDPR and UK Data Protection Act standards, reflecting the robust approach of SJS Legal.