

Privacy Policy

Marketing and E-communications

Conditions for Processing

Any information submitted by you to Wessex Resolutions CIC is provided on the basis of consent so that we can send you marketing communications and updates about our services. You have the right to withdraw this consent at anytime. Any communications we send you will provide you with an opportunity to opt out.

Data Categories

Category	Examples
Personal- i.e About you	Contact information, gender, name, address, email, phone number, DOB, previous addresses

Sharing Data

Subject to applicable data protection law we may share your personal data with:

- Sub-contractors and other persons who help provide our products and services, such as our providers for various IT systems

WRCIC will only share information with any other 3rd party if you give permission to do so or if WRCIC are required to do so by law or other regulation.

General Information

- Personal information about me-you may be kept in a file or on computer.
- You have the right to see this information on request, and it will be kept until you withdraw consent, unless there are legal or other official reasons why we would need to keep the data, such as needing to keep the information to maintain our working relationship with you.

WRCIC will do its utmost to ensure that information is checked for accuracy at regular intervals.

Loans

Conditions for Processing

Any information submitted by you to WRCIC is provided in order to perform our contract with you to:

- Assess your application for a loan
- To manage your loan

For your own legitimate interests or those of other persons and organisations, such as:

- Sharing your information with credit agencies should you wish to apply for a loan
- To monitor emails, calls, other communications and activities relating to your loan and loan application
- For market research, analysis and developing statistics. This will always be anonymised unless we are reporting on information to the organisations mentioned below in Sharing Data
- To report the conduct of your loan to a Credit Reference Agency

As necessary to comply with a legal obligation, and where you have given consent, such as:

- When you have requested ~~for~~ us to record health information to assist with your loan application
- Sending you marketing communications

Data Categories

Category	Examples
Identifier	Reference no, IP address, cookies
Personal- i.e About you	Contact information, gender, name, address, email, phone number, DOB, previous addresses
Financial	Income & Expenditure, Debts & Assets, Insurances,
Financial History	CCJs, past debts, disputed debts etc
Housing Status	Ownership, property value, Land Registry Title
Employment Information	NI Number, Employment Status, Employer, Tax Code
Sensitive Data	Disabilities, health, mental health, applicable benefits,
Proof of ID	Passport, driving licence, utility bill, Marriage Cert, Birth Cert etc
Future Plans	Will, future job plans, property plans, Debt options

Client Feedback	Complaints, comments, compliments, survey, notes
Subject Access Requests	Requests to view information we store
Erasure Requests	Request to erase information we store
Explicit Consent	Any consent to store sensitive data such as health information
Client Disclosed	Anything other than listed that you disclose that is relevant to your application
Type of Work (including photos)	Work being under taken for the loan requested, photos of work

Sharing Data

Subject to applicable data protection law we may share your personal data with:

- Your Local Authority, because it is their money that we are lending
- Sub-contractors and other persons who help provide our products and services
- A Credit Reference Agency, in order to assess your application and ongoing to provide an update on the conduct of your loan account
- HM Land Registry, to check ownership of the property and where applicable lodge a restriction

- Any organisation you are working with to assist with the loan application, for example a Care and Repair Agency or Home Improvement Agency.
- Legal and other professional advisers, including auditors of WRCIC
- Fraud prevention agencies and solicitors and courts in conjunction with debt collection
- Any solicitor or conveyancer working on my-our behalf (e.g. should you sell your property we will need to provide a settlement figure for the repayment of the loan)

WRCIC will only share information with any other 3rd party if you give permission to do so or if WRCIC are required to do so by law or other regulation.

Credit Reference Agency

Credit reference agencies are independent organisations that hold information about consumers or businesses (or both) to help organisations decide whether to give them credit. If you decide to proceed with a loan, WRCIC will obtain your credit report in order to assess your application for loan finance. A 'footprint' – a sign that a credit check has taken place- is left behind which other prospective lenders can see; this may affect your ability to obtain credit in future. If you are applying jointly for credit this will link your financial records. Very occasionally, if there is insufficient information about you we may use the information about other members of your family (also referred to as known associates).

More information about how credit reference agencies work can be found here: callcredit.co.uk/crain

General Information

- Personal information about me-you may be kept in a file or on computer.

- You have the right to see this information on request, and it will be kept for 12 years after the loan is repaid and then destroyed.
- If a loan doesn't proceed, personal data will be destroyed after 2 years.
- If an enquiry doesn't proceed, personal data will be destroyed after 6 months.

WRCIC will do its utmost to ensure that information is checked for accuracy at regular intervals.

Wiser£money Privacy Notice

Conditions for Processing

Wiser£money is a partnership between Encompass South West and Wessex Resolutions CIC. Information will be stored on shared systems so that relevant members of Wiser£money staff may access your personal and sensitive information in order to provide you with advice.

Any information submitted by you to Wiser£Money is provided in order to:

- Assess your application for money and/or debt advice.

For your own legitimate interests or those of other persons and organisations, such as:

- Sharing your information with credit agencies should it be necessary to access a credit reference report to provide money and/or debt advice
- To monitor emails, calls, other communications and activities relating to our services you access
- For market research, analysis and developing statistics. This will always be anonymised unless we are reporting on information to the organisations mentioned below in Sharing Data

As necessary to comply with a legal obligation and where you have given consent, such as:

- When you have requested ~~for~~ us to record health information to assist with money/debt advice
- Sending you marketing communications

Data Categories

Category	Examples
Identifier	Reference no, IP address, cookies
Personal- i.e About you	Contact information, gender, name, address, email, phone number, DOB, previous addresses
Financial	Income & Expenditure, Debts & Assets, Insurances,
Financial History	CCJs, past debts, disputed debts etc
Housing Status	Ownership, property status etc
Employment Information	NI Number, Employment Status, Employer, Tax Code
Sensitive Data	Disabilities, health, mental health, applicable benefits,
Proof of ID	Passport, driving licence, utility bill, Marriage Cert, Birth Cert etc

Future Plans	Will, future job plans, property plans, Debt options
Client Feedback	Complaints, comments, compliments, survey, notes
Subject Access Requests	Requests to view information we store
Erasure Requests	Request to erase information we store
Explicit Consent	Any consent to store sensitive data such as health information
Client Disclosed	Anything other than listed that you disclose that is relevant to your application

Sharing Data

Subject to applicable data protection law we may share your personal data with:

- Sub-contractors and other persons who help provide our products and services
- A Credit Reference Agency, in order provide us with information in relation to money and/or debt advice
- Either organisation within the Wiser£Money partnership: Wessex Resolutions CIC and Encompass South West
- Any organisation you have given consent for us to work with to assist with money and/or debt advice, for example: your creditors, your GP and any organisation who may have referred you to us

- Legal and other professional advisers, including auditors of Wessex Resolutions CIC

Wiser£money will only share information with any other 3rd party if you give permission to do so or if Wessex Resolutions CIC are required to do so by law or other regulation.

General Information

- Personal information about you may be kept in a file or on computer.
- You have the right to see this information on request. It will be kept for 12 years after the file for money and/or debt advice is closed, and then destroyed.
- If money and/or debt advice doesn't proceed, personal data will be destroyed after 2 years.

Further GDPR Information

How to get a copy of your personal information

You can access your personal information we hold by writing to us at this address:

Wessex Resolutions CIC, Heatherton Park Studios, Bradford on Tone,
Taunton, TA4 1EU

Letting us know if your personal information is incorrect

Please let us know if we have any information about you that you think is wrong or incomplete. If you do, we will take reasonable steps to check its accuracy and correct it.

What if you want us to stop using your personal information?

There may be legal or other official reasons why we need to keep or use your data. But please tell us if you think that we should not be using it.

We may sometimes be able to restrict the use of your data. This means that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

Concerns

If you have any concerns about the way your data is to be handled, or any concerns in the future, please contact us on 01823 461099 without delay. We will do all we can to assist you.

If you feel that we have not addressed your concerns, you have the right to complain to the Information Commissioners Office (ICO).

More information is available on their website: <https://ico.org.uk/concerns>. Alternatively, their contact number is 0303 123 1113.

Wessex Resolutions C.I.C.: a community interest company limited by guarantee, registered in England, company number 4512225. Registered address: Heatherton Park Studios, Bradford on Tone, Taunton TA4 1EU. 'Wessex Loans' and 'Wessex Home Improvement Loans' are trading names used by this company.

Wessex Resolutions C.I.C is authorised and regulated by the Financial Conduct Authority (675263) for credit and debt-related regulated activities.