

LEGALS

Privacy Policy

The website, www.scottish-debt-advice.org.uk, is a trading style of the Carrington Dean Group Ltd.

The Carrington Dean Group Ltd is committed to protecting the personal data that you provide to us and recognise the importance of being clear about how we intend to use it.

All personal data provided by you through this website will be held by The Carrington Dean Group Ltd. Our head office address is Regent House, 5th Floor, 76 Renfield Street, Glasgow, G2 1NQ

Our UK data protection registration number is: Z7677953 . Full details of our notified purposes can be viewed at the website of the Information Commissioner's Office www.ico.org.uk

This privacy policy relates to personal data that you provide to us through this website. There are hyperlinks contained within our website which link to other websites owned and operated by third parties. These third parties have their own privacy policies and we recommend that you consider those when using their websites. We do not accept any liability or responsibility in terms of the privacy and security practices of these third party organisations and their websites.

Information we may collect from you

When you receive a service from our website we may ask you for personal data and other information to allow us to provide you with the services that you require. This could include the following:

Full name

Email address

Telephone number

Details of your enquiry

Name of your organisation

Curriculum vitae details (for those enquiring about jobs)

The internet is not completely secure. We cannot guarantee the security of your personal data transmitted through our website or by email. Any transmission is at your own risk. Some of the information you provide to us may be considered sensitive personal data as defined by data protection laws. This means information about the data subjects ethnic or racial origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life or criminal record. The Carrington Dean Group also considers information relating to bank accounts, national insurance numbers, and other unique documents such as passport numbers as sensitive. We would advise users of this website to send such information by a more secure system such as encrypted email. Sensitive personal data will only be processed following your explicit consent.

How do we intend to use your personal data?

To provide a service: We may contact you for reasons relating to the service you have made a request for. We would use your contact details to manage this and may retain them for marketing purposes. Please refer to the marketing section below on how we may use your personal data for marketing purposes.

If you are interested in working for us we will only use your personal data to process your application, monitor recruitment and provide statistics. Personal data about unsuccessful candidates will be retained for six months after the recruitment process is completed, at which point it will be disposed of securely.

Will my personal data be shared with other organisations?

Your personal data provided by you via our website will only be used by The Carrington Dean Group Ltd and its subsidiaries and partner companies.

In exceptional circumstances such as dealing with fraud, credit risk, dealing with abusive online behaviour, to enforce rights, to protect property, to protect human safety, if the law requires it; or if we sell or merge any part of our business, we may pass your personal data to another person or organisation to use for their own purposes. We will not otherwise disclose your personal data to anyone outside The Carrington Dean Group Ltd to use for their own purpose without telling you, for example, by updating this privacy statement.

How long will The Carrington Dean Group Ltd retain my personal data?

We will retain your personal data for as long as is necessary for the required service to be provided to you. All retained personal data is subject to the controls of our data protection policy and will be securely disposed of when it is considered to be of no further use.

Where will my personal data be kept?

Once we have received your personal data we will use recognised industry standard procedures and security features to try to prevent unauthorised access.

Your personal data will be under the control of The Carrington Dean Group Ltd. It will be held on our computer system. Parts of our computer system, including our website and email are provided by our UK suppliers of computer systems, and are provided for The Carrington Dean Group Ltd sole use. When we print your personal data this will be in the possession and control of our employees at all times and will be securely disposed of when it is considered to be of no further use. There may be occasions when we need to transfer a part of your data to our partners outside of the EEA. Their systems fully comply with UK data protection and security standards.

Third parties

In instances where a site user does not qualify for products administered by Carrington Dean these 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.

Marketing

We would like to contact our clients for marketing purposes and to promote new services to you. This may be by post, telephone, fax or email. If you do not wish to receive direct marketing from us please contact us with your request. Under no circumstances will your personal information be sold or used by any other organisation

Cookies

Cookies are text files placed by websites onto your computer. They collect standard internet log and visitor behaviour information.

We may obtain information about your general internet usage by using a cookie file which is stored on your browser or the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. They help us to improve the Website and to deliver a better and more personalised service. Some of the cookies we use are essential for the site to operate.

If you register with us or if you continue to use the Website, you agree to our use of cookies. Cookies are widely used in order to make the Website work, or work more efficiently, as well as to provide information to the owners of the site.

Cookie Name	Purpose
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__utma	This cookie is used to monitor the number of times a visitor has been to the site related to the cookie, when they first visited the site, and when they were last on the site. Google Analytics uses the information from this cookie to calculate things like Days and Visits to purchase.
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__utmb	
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__utmc	These two cookies work together to establish how long a visit has taken. b signals when a user enters the site and c signals when a user leaves.
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__utmz	Captures how a visitor accessed the site including: which search engine was used, what link was clicked on, what keywords were used and geographical location.
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You block cookies by activating the setting on your browser which allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of the Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies as soon you visit our site. Please see our Cookie Policy for further details on our use of cookies.

For further information please visit the websites www.aboutcookies.org or www.allaboutcookies.org.

Your rights

You have rights under data protection law which you can exercise at any time by writing to the Data Controller at the address above. Exercising your rights may make it difficult or impossible for us to provide you with services.

As you browse www.scottish-debt-advice.org.uk or www.carringtondean.com, advertising cookies will be placed on your computer so that we can understand what you are interested in. Our display advertising partner, AdRoll, then enables us to present you with retargeting advertising on other sites based on your previous interaction with [company website]. The techniques our partners employ do not collect personal information such as your name, email address, postal address, or telephone number. You can visit this page to opt out of AdRoll's and their partners' targeted advertising.

Accessibility

This website validates as XHTML 1.0 Strict, and uses CSS for layout and design purposes.

The site markup is structured and clean to aid those using browsers that cannot display images and visual styles.

For website users using screen readers, this website contains links to skip straight to the content of a page. Links are written to make sense out of context. Reading the label of the link by itself is enough to understand where that link might take you.

All links will open in the same browser window, with the exception of file download links (Microsoft Word documents and PDF files).

The website does not use access keys because it is felt that these are not yet widely supported or understood by the majority of users.

Further information and contact details

Please contact Carrington Dean if you have any questions, concerns or suggestions about this Privacy Policy or the Accessibility of this website:

The Carrington Dean Group Limited

Regent House,

5th Floor,

76 Renfield Street,

Glasgow,

G2 1NQ

Use of third party livechat services-

Use of Intercom Services: We use third-party analytics services to help understand your usage of our services. In particular, we provide a limited amount of your information (such as sign-up date and some personal information like your email address) to Intercom, Inc. ("Intercom") and utilize Intercom to collect data for analytics purposes when you visit our website or use our product. As a data processor acting on our behalf, Intercom analyzes your use of our website and/or product and tracks our relationship by way of cookies and similar technologies so that we can improve our service to you. For more information on Intercom's use of cookies, please visit <https://www.intercom.com/terms-and-policies#cookie-policy>. We may also use Intercom as a medium for communications, either through email, or through messages within our product(s). The Intercom Messenger Apps and Apps in Inbox products may also provide you with access to other third party applications such as Stripe. You should consult these third parties' privacy notices for further information on their use of your personal data. As part of our service agreements, Intercom collects publicly available contact and social information related to you, such as your email address, gender, company, job title, photos, website URLs, social network handles and physical addresses, to enhance your user experience. For more information on the privacy practices of Intercom, please visit <https://www.intercom.com/terms-and-policies#privacy>. Intercom's services are governed by Intercom's terms of use which can be found at <https://www.intercom.com/terms-and-policies#terms>. If you would like to opt out of having this information collected by or submitted to Intercom, please contact us.

Updated: June 2020