

# Debit & Credit Privacy Policy

Maintaining the security of your data is important to us and we are committed to respecting your privacy. Please read this notice carefully so that you understand your rights in relation to your personal data.

This policy provides you with information about:

- what personal data we collect
- how we use your data
- how we ensure your privacy is maintained
- your legal rights relating to your personal data

We act as a Data Controller for the purposes of the General Data Protection Regulation (GDPR) and this privacy policy sets out the basis on which we will manage any personal data that you provide to us. This data may be provided:

- in person
- by telephone
- online at [www.debit-credit.co.uk](http://www.debit-credit.co.uk)

## What personal data do we collect?

Personal data means any information that can be used to identify directly or indirectly a specific individual. Debit & Credit Accountancy Services Ltd collects the following data:

- Data provided by users:
- User data such as first name, last name, email, mobile number, physical address, payment and bank account details and vehicle data.

All of the personal data that we collect is stored in a secure data centre within the EU.

## What do we use your data for?

We collect, process and disclose your personal data only for specific and limited purposes. These include:

- to provide you with Accountancy & related services
- to process card payments
- to assess and handle any complaints

- to develop and improve our services and communication methods
- to communicate information to you
- to authenticate the identity of individuals contacting us
- for internal training and quality assurance purposes
- to understand and assess the interests and needs of our customers
- to improve our current services, and develop new ones

Where appropriate, we will ask for your consent to process your personal data. Where you have given consent for processing activities, you have the right to withdraw your consent at any time.

We also process your personal data when we have a legal obligation to perform such processing, e.g. tax or local authority obligations.

## Who will it be shared with?

We only share your data with our third-party service providers to provide you with our services or in relation to the other purposes listed above. Our third-party service providers will only have access to personal data needed to perform their functions and will not use it for other purposes. In addition, they must also process this personal data in accordance with the GDPR and other applicable data protection laws and regulations.

We do not use any personal data for marketing purposes.

## How long do we keep your data?

We will only retain your personal data for as long as is necessary to provide you with our services at the point of request or at a future time, unless a longer retention period is required by legal or regulatory reasons.

Where we have no legitimate business need to retain your personal data, we will either delete or anonymise it.

## What are your rights?

Where we process your personal data, GDPR gives you some rights over how the data is processed. These include:

- the right to clear and transparent information about what data we collect and how it is used
- the right to access, correct or update your personal data at any time
- the right to move, copy or transmit your personal data elsewhere
- the right to request that we delete your data (under certain circumstances)

- the right to restrict processing of your personal data (under certain circumstances)
- the right to object to certain types of processing, including for direct marketing
- the right to withdraw consent to for us hold your personal data

Further information and advice about your rights can be obtained from the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk)

## Contacting Us

If you have any questions, comments or concerns about this privacy policy, please contact [info@debit-credit.co.uk](mailto:info@debit-credit.co.uk) or write to us at:

Debit & Credit Accountancy Services Ltd  
8 The Old Mill  
Norwich Road  
Hoveton  
NR12 8DA

Further information and advice about your rights can be obtained from the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk)

## Changes to this Privacy Policy

Debit & Credit Accountancy Services Ltd has a right to make changes to this Privacy Policy. We may periodically update this privacy policy to continue to meet GDPR compliance or to comply with other legal or regulatory changes. Use of our services after an update constitutes consent to the updated notice to the extent permitted by law.

This notice was last updated on 5th July 2022.