

# Am I Owed Ltd – Privacy Policy

## Our contact details

Name: Am I Owed Ltd

Address: Elmwood Court, Springwood Way, Tytherington Business Park, Macclesfield, SK10 2XF

Phone: 01625 838454

Email: info@amiowed.com

For the purposes of this privacy Policy and data protection legislation, Am I Owed Ltd is the data controller and responsible for your personal information. Am I Owed Ltd may be collectively referred to as “Am I Owed Ltd”, “we”, “us” or “our” within this Privacy Policy.

This site, and any other site associated with Am I Owed Ltd, may include links to third-party sites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not have control over these sites and are not responsible for their privacy statements. When you leave our site, we recommend you read the privacy Policy of every site you visit.

## The type of personal information we collect

The types of personal information we may collect and process are as follows:

- Identity Data – includes first name, surname, title, date of birth and gender.
- Contact Data – includes address, email address and telephone numbers.
- Financial Data – includes bank account details.
- Technical Data – includes internet protocol (IP) address, browser type and version, time zone setting and geographic location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access the Site.
- Usage Data – includes information about how you use our Site, products and services along with page interaction information.
- Marketing and Communications Data – includes your communication preferences and preferences in receiving marketing from us and our third parties.

## How we get the personal information and why we have it

Most of the personal information; including Identity, Contact, Financial and Marketing data, we process is provided to us directly by you via post, phone, email, SMS and social media platforms when carrying out one of the following:

- Use of our services
- Creating an enquiry on our site
- Requesting a call back on our site
- Reporting a problem with our site
- Making a complaint about us
- Requesting marketing or other information to be sent to you

We also receive personal information indirectly, from the following sources in the following scenarios:

- Automated technologies or interactions – as you interact with our site we may automatically collect Technical data about your equipment, browsing actions and patterns. We may also collect Technical Data from analytics providers such as Google.
- Third parties or publicly available sources – we may receive personal information; including Contact, Identity and Financial data, from various internal and external third parties and publicly available sources including (but not limited to) Companies House and the Electoral Register.
- Contact, Financial and Transaction data from providers of technical, payment and delivery services.

- Identity and Contact data from data brokers or aggregators with applicable consent.

We use the information that you have given us in the following circumstances:

- Where we need to fulfil the contract, we are about to enter or have entered, with you and carry out our service for you.
- Where we need to comply with a legal or regulatory obligation.
- Where we need to notify you of any changes to our services.
- Where we need to provide you with information related to our services and activities that you request from us, or that we feel may interest you where your rights do not override these interests.
- Where it is necessary for our legitimate interests; or those of an associated third party, and your interests and fundamental rights do not override those interests. This includes processing for marketing, business development, statistical and management purposes.

Under the General Data Protection Regulation (GDPR), the lawful bases we rely on for processing this information are:

- A contractual obligation.
- A legal obligation.
- A legitimate interest.

Please note that we may process your personal information for more than one lawful basis depending on the specific purpose for which we are using your data.

### Third Parties

We may share your personal information with third parties both internally and externally to help us carry out our service to you or where we have a legitimate interest in doing so. An explanation of what constitutes internal and external third parties is in the glossary below. We require all third parties to respect the security of your personal information and to treat it in accordance with the law. We do not allow our external third-party service providers to use your personal information for their own purposes, and only permit them to process your personal information for specified purposes and in accordance with our instructions.

Name of Third Party	Internal / External	Type of Third Party	Reason for sharing	Type of Data shared
The Directors Helpline	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Colliers International Rating UK LLP	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Barings Ltd	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Signature Tax	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Sedulo Financial Services	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Mortgage Claim PTY Ltd	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
United Kapital Ltd	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Capify Australia PTY Ltd	External	Professional Advisor	Legitimate Interest	Identity / Contact / Financial
Pipedrive UK	External	Service Provider	Legitimate Interest	Identity / Contact / Financial / Marketing
Microsoft	External	Service Provider	Legitimate Interest	Identity / Contact / Financial / Marketing

Zapier Inc	External	Service Provider	Legitimate Interest	Identity / Contact / Financial / Marketing
IDHL Group	External	Service Provider	Legitimate Interest	Identity / Contact / Financial / Marketing

## How we store your personal information

Your information is securely stored with our Third Parties acting as Data Processors for the purpose of carrying out our services to you. All data captured is stored in accordance with General Data Protection Regulation and the Data Protection Act 2018.

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including the purposes of satisfying any legal, accounting or reporting requirements. To determine the appropriate retention period for personal information, we consider the amount, nature and sensitivity of the personal information, the potential risk of harm from unauthorised use or disclosure, the purposes for which we process your personal information and whether we can achieve those purposes through other means along with the applicable legal requirements.

In some circumstances we may anonymise your personal data for research or statistical purposes. In these instances, we may use this information indefinitely without further Policy to you.

## Your data protection rights

Under data protection law, you have rights including:

- **Your right of access** – You have the right to ask us for copies of your personal information
- **Your right to rectification** – You have the right to ask us to rectify personal information you think is inaccurate. You also have the right for us to complete information you think is incomplete.
- **Your right to erasure** – You have the right to ask us to erase your personal information in certain circumstances.
- **Your right to restriction of processing** – You have the right to ask us to restrict the processing of your personal information in certain circumstances.
- **Your right to object to processing** – You have the right to object to the processing of your personal information in certain circumstances.
- **Your right to data portability** – You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for the exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at [info@amiowed.com](mailto:info@amiowed.com) or Am I Owed Ltd, Elmwood Court, Springwood Way, Tytherington Business Park, Macclesfield, SK10 2XF if you wish to make a request.

## Cookies

We collect information about your computer, including where available your IP address, operating system and browser type using a cookie file. Cookies help us to improve our website and deliver a better and more personalised service. They enable us to personalise your experience on our website, speed up searches and help us select services or materials for inclusion on the website which may be of interest to you. It also allows us to monitor general traffic patterns and usage of our website to help us improve it. Most browsers accept cookies automatically, but you can usually amend these settings on your browser to prevent this automatic acceptance. If you choose not to receive cookies, you may not be able to use certain functionalities of our site.

We use a mixture of First and Third Party cookies. First party cookies are set directly by our website. Third Party cookies are set by a domain other than our website. We use Third Party cookies for processing capabilities, marketing and social media plugins.

## How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us in writing to Am I Owed Ltd, Elmwood Court, Springwood Way, Tytherington Business Park, Macclesfield, SK10 2XF or via email to [info@amiowed.com](mailto:info@amiowed.com).

You can also complain to the ICO if you are unhappy with how we have used your data. Their address is:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
SK9 5AF

Helpline Number: 0303 123 1113  
Website: <https://www.ico.org.uk>

## Glossary

**Personal Information** – Any information about an individual from which that person can be identified. It does not include data where the identity has been removed (referred to as 'anonymous data').

**Internal Third Parties** – Other companies in the Am I Owed Ltd Group acting as joint controllers or processors who provide IT and system administration services.

**External Third Parties** – these include the following:

- Service Providers and Regulated Partners acting as processors who provide IT and system administration services.
- Professional Advisers including lawyers, bankers, auditors and insurers who provide consultancy, banking, legal, insurance and accounting services.
- HM Revenue and Customs, regulators and other authorities who require reporting of processing activities in certain circumstances.

**Data Controller** – the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data.

**Data Processor** – the natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller.