

Privacy policy

1. Introduction

We are committed to safeguarding the privacy of our website visitors; in this policy we explain how we will treat your personal information.

2. Credit

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3. Collecting personal information

3.1 We may collect, store and use the following kinds of personal information:

- information about your computer and about your visits to and use of this website including your browser type and version, operating system, length of visit, page views and website navigation paths.
- information that you provide to us when registering with our website including your email address.
- information that you provide when completing any forms on our website.
- information that you provide to us when using the services on our website, or that is generated during the use of those services.
- information contained in or relating to any communication that you send to us or send through our website including the communication content and metadata associated with the communication; and any other personal information that you choose to send to us.

3.2 Before you disclose to us the personal information of another person, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this policy.

4. Using personal information

Personal information submitted to us through our website will be used for the purposes specified in this policy or on the relevant pages of the website.

4.1 We may use your personal information to:

- administer our website and business.
- enable your use of the services available on our website.
- send statements, invoices, and payment reminders to you, and collect payments from you.
- send you non-marketing commercial communications.
- send you email notifications that you have specifically requested.
- deal with enquiries and complaints made by or about you relating to our website.
- keep our website secure and prevent fraud; and
- verify compliance with the terms and conditions governing the use of our website.

4.3 If you submit personal information for publication on our website, we will publish and otherwise use that information in accordance with the license you grant to us.

4.5 We will not, without your express consent, supply your personal information to any third party for the purpose of their or any other third party's direct marketing.

4.6 All our website financial transactions are handled through our payment services provider, *World Pay*. You can review the provider's privacy policy at <http://www.worldpay.com/uk/privacy-policy>. We will share information with our payment services provider only to the extent necessary for the purposes of processing payments you make via our website, refunding such payments and dealing with complaints and queries relating to such payments and refunds.

5. Disclosing personal information

- 5.1 We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors insofar as reasonably necessary for the purposes set out in this policy.
- 5.3 We may disclose your personal information:
- to the extent that we are required to do so by law.
 - in connection with any ongoing or prospective legal proceedings.
 - in order to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk);
 - to the purchaser (or prospective purchaser) of any business or asset that we are (or are contemplating) selling; and
 - to any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information.
- 5.4 Except as provided in this policy, we will not provide your personal information to third parties.

6. Retaining personal information

- 6.1 This Section 6 sets out our data retention policies and procedure, which are designed to help ensure that we comply with our legal obligations in relation to the retention and deletion of personal information.
- 6.2 Personal information that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.
- 6.3 Notwithstanding the other provisions of this Section 6, we will retain documents (including electronic documents) containing personal data:
- to the extent that we are required to do so by law.
 - if we believe that the documents may be relevant to any ongoing or prospective legal proceedings; and
 - to establish, exercise or defend our legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk).

7. Employee Personal Data

- 7.1 All employee data captured by MIL is kept securely and updated on a regular basis. We only capture information required and which is lawful. Employee data is not shared or sold unless required to be provided to a 3rd party or a government agency.

8. Security of personal information

- 8.1 We will take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of your personal information.
- 8.2 We will store all the personal information you provide on our secure password-protected servers.
- 8.3 All electronic financial transactions entered through our website will be protected by encryption technology.
- 8.4 You acknowledge that the transmission of information over the internet is inherently insecure, and we cannot guarantee the security of data sent over the internet.

9. Amendments

- 9.1 We may update this policy from time to time by publishing a new version on our website.

9.2 You should check this page occasionally to ensure you are happy with any changes to this policy.

9.3 We may notify you of changes to this policy.

10. Your rights

10.1 You may instruct us to provide you with any personal information we hold about you; provision of such information will be subject to:

- the supply of appropriate evidence of your identity [(for this purpose, we will usually accept a photocopy of your passport certified by a solicitor or bank plus an original copy of a utility bill showing your current address)].

10.2 We may withhold personal information that you request to the extent permitted by law.

11. Third party websites

11.1 Our website includes hyperlinks to, and details of, third party websites.

11.2 We have no control over, and are not responsible for, the privacy policies and practices of third parties.

12. Updating information

12.1 Please let us know if the personal information that we hold about you needs to be corrected or updated.

13. Data protection registration

13.1 We are registered as a data controller with the UK Information Commissioner's Office.

13.2 Our data protection registration number is Z9878838.

14. Our details

14.1 This website is owned and operated by MIL Collections Ltd.

14.2 We are registered in England and Wales under registration number 04757416, and our registered office is at Palace Building, Quay Street, Truro, Cornwall, TR1 2HE.

14.3 Our principal place of business is at Palace Building, Quay Street, Truro, Cornwall, TR1 2HE.

14.4 You can contact us:

- by post, using the postal address given above;
- using our website contact for;
- by telephone, on the contact number published on our website from time to time; or
- by email, using cs@milcollections.co.uk for queries or ls@milcollections.co.uk for legal matters.