Privacy notice – Debtor

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A new perspective

1 Introduction

Wilkin Chapman LLP trading as Wilkin Chapman Rollits is the Data Controller and is committed to protecting the rights of individuals in line with the Data Protection Act 2018 (DPA), the UK General Data Protection Regulation (UK GDPR), as amended by the Data (Use and Access) Act 2025, and where applicable, EU GDPR. This notice provides you with the necessary information regarding your rights and obligations, and explains how, why and when we collect and process your personal data.

The firm has appointed a Data Protection Officer. If you have any questions regarding this notice or the data we hold about you, please contact: dataqueries@wcrlaw.co.uk

2 What information do we collect about you?

We will keep your personal data confidential (unless we are legally required to disclose it to a third party) and use it only to enable us to act in our client's best interests and carry out their instructions.

'Personal data' means any 'information relating to an identified or identifiable natural person ('data subject').' In simple terms, information that can be used to identify who you are.

The personal data we collect may include:

- Full Name and date of birth and National Insurance Number
- Property details, correspondence address if this is different to the property linked to the debt and details of any dependants within that property
- Telephone numbers and email addresses
- Bank account details
- Details of other assets that you may have and any other debts
- Details of your income and expenditure
- Health information
- Gender and nationality
- Details of any complaint that you lodge with us
- Employment information or details of any benefits you are in receipt of
- Recordings of our telephone calls with you for training and monitoring purposes
- Voicemails you may leave

3 How will your information be used?

As part of our debt recovery services, we may collect, store, and use certain personal information about you. This information is used strictly for the purposes of pursuing outstanding debts on behalf of our clients and ensuring that the recovery process is conducted in a lawful, fair, and efficient manner.

4 What is the legal basis for processing your personal data?

We may lawfully process your personal data where we have a lawful basis for doing so. Lawful bases include using your data to fulfil our legitimate interest in our client recovering an unpaid debt from you and our contractual obligations to enable us to comply with our statutory and regulatory obligations.

5 Sharing and disclosing your information

We may share your information as part of our case management, it may be necessary to share your information with:

- Our client (creditor)
- Experts such as barristers and counsel
- Insurance companies
- The courts
- The police
- HM Land Registry
- Tracing agents
- Credit rating agencies
- Process servers
- Recovery agents for example bailiffs/High Court Enforcement Agents
- Your employer if the debt is being collected via an attachment of earnings order made by the Court
- Public authorities
- National Crime Agency
- Serious Fraud Office
- Information Commissioner's Office
- Our auditors
- Our regulator (the Solicitors Regulation Authority)
- Debt advice organisations (when an individual has appointed someone to at on their behalf)
- Insolvency practitioners/Official Receiver
- Bank (where a third-party debtor order is sought or made)

We require all third-party service providers to keep your personal information confidential and to use it only for specific purposes and in accordance with our instructions.

We may use or share any of your personal data which you made public for purposes of communicating with you. We regard such processing of personal data as lawful processing as it is held on publicly accessible databases, regis-ters or lists and its use by us will be compatible with the reasons that justify its presence on such databases, regis-ters or lists.

We may share personal data with trusted technology providers, software providers and other professional service providers who support our business operations and the handling of data protection requests. Such providers will only process personal data on our instructions and subject to appropriate contractual safeguards.

6 Data transfers to third countries and the safeguards in place

Third Countries are any countries outside the European Union and the European Economic Area for whom UK GDPR does not apply. Some of these countries do not have adequate data protection controls. We will not transfer your personal data to third countries without:

- A valid adequacy regulation being in place
- Implementing one of the appropriate safeguards

7 How long will your information be held?

We will keep your personal data for no longer than is necessary for the above specified purposes. This is likely to be a minimum period of 6 years from the date we close your file after which it will be confidentially destroyed. However, if the case involves property related proceedings, we may keep your information for a longer period of time to adhere to the Limitation Act.

8 Call recording

Where there is a requirement by our client for calls to be recorded, you will be made aware of this at the beginning of the call. If you do not consent to your call being recorded please end the call and contact us by another communication method, such as email or letter. Call recording is undertaken for specific clients for training and monitoring purposes and these are retained for a period of 6 years, along with our files.

This is subject to our obligations to adhere to any overriding legal requirements.

9 Automated decision making

We do not use automated decision-making processes that have no human involvement.

10 Your data

You have a right to access the personal information we hold about you. This includes your right to:

- Know what personal data we hold about you
- Know with whom we have shared/or will share your personal data with
- Know how long we will store your personal data
- Object to the processing of your personal data
- Ask us to stop using/storing the information we hold about you where it is inaccurate, where we no longer need to use the information or where there is no lawful basis for us to continue to process it*
- Ask us to erase the information we hold about you (The right to be forgotten)
- Ask us to transfer your data to you or another person in a secure and structured machine-readable format

Any requests or objections should be made in writing to:

Data Protection Officer
Wilkin Chapman LLP
Cartergate House
26 Chantry Lane
Grimsby DN31 2LJ
Email: dataqueries@wcrlaw.co.uk

*We will stop using/storing your information unless we can demonstrate why we have a legitimate business interest which overrides your interests, rights and freedoms.

11 Security of your information

We take every reasonable measure and precaution to protect and secure your personal data. We work hard to pro-tect you and your information from unauthorised access, alteration, disclosure, loss or destruction. All our infor-mation is stored on secure servers, or cloud-based services in the UK.

We have several layers of security measures in place including a hardware firewall to prevent unauthorised access and anti-virus software, daily data back-ups, encryption of sensitive data, password protection and confidential shredding. Our staff regularly undertake data protection and cyber awareness training.

12 How to make a complaint

If you are unhappy with the way in which your personal data has been processed you may in the first instance, contact our Data Protection Officer using the contact details above, or by emailing dataqueries@wcrlaw.co.uk. Please refer to the 'Data protection complaints procedure' on our website footer.

If you remain dissatisfied, then you have the right to apply directly to the Information Commission for a decision.

The Information Commission can be contacted at:

ICO Head Office
4th Floor, No.3 Circle Square
5 Hawkshaw Street
Manchester
M1 7BL

Website: Information Commissioner's Office (ICO)

Contact ICO: Contact us - public | ICO

The ICO helpline number is: 0303 123 1113