

# **LIGHTSIDE: WE TAKE YOUR PERSONAL INFORMATION SERIOUSLY**

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We set out the standards you can expect when Lightside ask for or record your personal information, and explains how Lightside will use it.

### **1. Our commitment**

When Lightside handle and store your personal information Lightside follow the law, including the Data Protection Act 1998,

When Lightside ask you for personal information Lightside promise to:

- explain why we need it
- only ask for what we need
- treat it as confidential

When Lightside record and use your personal information Lightside promise to:

- only access it when we have a valid reason to do so
- only share what is necessary and relevant
- protect it and make sure nobody has access to it who shouldn't
- not sell it to commercial organisations

When Lightside share your personal information with another organisation Lightside promise to:

- ensure that this is only done with your consent, or if we're required to do so by law
- follow the [ICO Data Sharing Code of Practice](#) to ensure the other organisation treats your information with the same level of care that we do

All staff and agents who handle personal information are given training and Lightside take it very seriously if someone fails to use or protect it properly.

Training includes the security and handling of your data on computers, tablets and other devices.

If you're unhappy with how Lightside record and use your information you should follow our [complaints procedure](#).

Please let us know as soon as possible if anything relating to your contact details or issue changes, which may affect the information Lightside hold.

## **2. Giving your consent**

Lightside must ask for your consent to record, use, or share personal information.

### **a. What you're agreeing to**

When you give Lightside your consent you are saying Lightside can record and use your personal information in order to deal with your financial difficulties

### **b. How you give your consent**

We will request your explicit consent in writing and your information will be handled in accordance with our Data Protection Policy

### **c. How to withdraw your consent**

If you've changed your mind about consent you've already given, contact Lightside on 01275 859143 or email us on [admin@lightsidefinancial.com](mailto:admin@lightsidefinancial.com).

## **3. How we will and will not use your information**

- First and foremost, your information will be used to help in dealing with your financial difficulties.
- Lightside will not use data in ways that have unjustified adverse effects on you
- Lightside will not use the data for any unlawful purposes.
- Lightside will not disclose information to third parties, without consent from you.
- Information will only be used authorised persons, in order to deal with your matters.
- Lightside will use your information for business administration purposes, and for understanding our clients better.

## **4. The kind of information we record and use**

- Lightside will request true and accurate information about your financial circumstances and matters which impact upon this.
- Lightside will request identity documents (valid passport or driving Licence) to confirm your identity.
- Lightside will need your financial information, to established income and expenditure and debt information. Lightside will request evidence of financial information including

your bank statements and payslips. Lightside will also need to understand the value of your assets.

- Lightside will request name, age and financial details of household members.
- Lightside will request any other information which we believe is necessary to ensure your full circumstances are taken into account before recommending and proceeding with an agreed course of action.
- If you choose not to disclose certain information it may impact the solution we recommend.

## **5. How we'll store your information**

Lightside will hold and record client information on computer and paper based files in accordance with the Data Protection Act.

## **6. Retention of data**

Whilst we work on your matters, Lightside will keep all your information on computer and paper based files. If we are no longer working for you, we will archive your information and hold it for 3 years. Any information no longer required will be deleted/disposed to a confidential waste provider.

Should you withdraw your consent for us to keep your information, you have the right to request to be forgotten, and accordingly we will erase all the data we will hold about you and your matters, apart from that which we consider to be required to fulfil any legal or regulatory obligations.

## **7. Client access to data**

You are welcome to request the data we hold about you and we will comply with the request as per the Data Protection Act 1998.

## **8. How we might share your personal information**

Lightside won't share your personal information without your permission, unless we're required to do so by law.

## **9. Email security**

At Lightside we do everything we can to protect your personal information when we have it. Our email system is a secure business email system. We can't guarantee the security of emails sent to non-secure email addresses

Read more about how we guard your privacy on our website and our use of cookies.

## **10. The role of a data controller**

A data controller is responsible for your data and must make sure that your data is processed in accordance with the law. For example, they are responsible for making sure that the information held about you is accurate and is stored securely.

For the purposes of the Data Protection Act 1998, Lightside and its consultants are data controllers 'in common' for the data held on computer and paper based files. This means the staff and consultants of Lightside Financial are jointly responsible for your data.

### **Contact us**

If you have any questions or concerns about how we use your information, contact us at [admin@lightsidefinancial.com](mailto:admin@lightsidefinancial.com) or 01275 859143