

Moneyadvice.scot Privacy Notice

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Introduction

Advice Direct Scotland (ICO Registration Z9035412) (“ADS”) takes your privacy very seriously. This Privacy Notice is intended to set out your rights and answer any queries you may have about your personal data.

How do we collect information from you?

We obtain information about you via our website when you complete the contact form and through cookies.

Customer information is obtained over the course of the enquiry with us. This can be done by phone, email, livechat or contact form.

What type of information do we collect from you via our website?

The following types of personal information are from the contact form:

- Name
- Address
- Email address
- IP address

Use of Cookies

This website uses cookies. These are small pieces of information sent by us to your computer and stored on your hard drive to allow that website to recognise you when you visit.

These do not identify you as an individual. They collect statistical data about your browsing actions and patterns. This information helps us to improve our website and deliver a better more personalised service.

It is possible to switch off cookies. For more information visit our full cookies policy.

Google Analytics Cookies

These cookies are used to collect information about how visitors use our site. We use the information to compile reports and to help us improve the site.

The cookies collect anonymous information, including the number of visitors to the site, where visitors have come to the website from and the pages they visited.

For more information on Google Analytics’ privacy policy visit [here](#)

Google Maps

These are Google Maps third-party cookies, which are unique identifiers to allow traffic analysis to Google Maps.

For more information on Google Maps' privacy policy visit [here](#)

Other websites

The moneyadvice.scot website may contain links to websites which are controlled by external organisations. This privacy policy only covers this website. Therefore, we strongly advise that you read the privacy notices of other sites, even if they are accessed using links from our website.

Additionally, we are not responsible for the privacy policies and security practices of third-party sites. We recommend that you read the privacy policy of these sites.

What Information Do We Collect from customers?

We collect and process personal data about you when you interact with our advisers or automated services. The personal data we process may include:

Initial customer details:

- Salutation
- Name
- Email address
- Address
- Mobile phone number

Debt application (general):

- Household composition
- Address history (5 years)
- Employment status
- Date of birth
- Gender
- Relationship status
- No. of dependent children
- No. vehicles owned
- Housing status
- Self-disclosed mental health issue

Debt application (income):

- Income (salary)
- Maintenance income (inc. child support)
- Lodger/boarder income
- Student income (e.g., SAAS)
- Benefits
- Pensions (inc. state and private)
- Equity (inc. properties, mortgage, secured loans)

- Assets (inc. value of vehicles, savings)

Debt application (expenditure):

Priority debt:

- Rent
- Service charge/factor fees
- Mortgage
- Mortgage endowment/PPI
- Secure loans
- Council Tax
- Gas
- Electricity
- Other utilities
- TV licence
- Sheriff court fines
- Maintenance/child support
- Building & contents insurance
- Pension
- Life insurance
- Childcare costs
- Adult care costs
- HMRC/Income Tax
- Friend and family debt
- Landline and mobile phone

Travel:

- Transport
- Care insurance
- Vehicle tax
- Fuel (petrol/diesel etc.)
- MOT/car maintenance
- Breakdown & recovery
- Parking costs

Housekeeping:

- Food
- Household cleaning/laundry
- Cigarettes/tobacco/alcohol
- Clothing & footwear
- Baby items (nappies etc.)
- Pet costs

Other expenditure:

- Health & beauty
- Home maintenance & repairs
- Internet, cable, tv rental
- Pocket money/school trips/hobbies/leisure/sports

- Gambling
- Gifts (Christmas, birthdays etc.)

Non-priority debt:

- Loans or hire purchase agreements
- Car lease costs
- Credit/store cards
- Overdraft
- Catalogue
- Debt solution/plan already in place
- Relevant evidence

Information related to the browser or device you use to access our website;
And/or any other information you provide.

How do we use this information and what is the legal basis for this use?

We process the data listed above for the following purposes:

Purpose	Lawful Basis
to assist you in your enquiry to provide relevant and applicable guidance, advice and information	Legitimate Interests (GDPR, Article 6(1)(f)) - We need to process your data to provide you with our services
to forward you relevant information or advice via email or text, following the resolution of your query	Legitimate Interests (GDPR, Article 6(1)(f)) - We need to process your data to provide you with this service
protecting ADS’s legitimate business interests and legal rights, including but not limited to, use in connection with legal claims, compliance, regulatory and investigative purposes (including disclosure of such information in connection with legal process or litigation)	Legitimate Interests (GDPR, Article 6(1)(f)) - We may need to process your data to protect our organisation
to monitor use of our websites and online services	Legitimate Interests (GDPR, Article 6(1)(f)) - We may use your information to help us check, improve and protect our products, content, services and websites, both online and offline

<p>to monitor any customer account to prevent, investigate and/or report fraud, terrorism, misrepresentation, security incidents or crime</p>	<p>Legitimate Interests (GDPR, Article 6(1)(f)) and Legal Obligation (GDPR, Article 6(1)(c)) - We are legally obliged to process data for this purpose</p>
<p>to provide our funders with anonymous statistics on service use</p>	<p>Legitimate Interests (GDPR, Article 6(1)(f)) - These reports will never include any personally identifiable information, meaning no-one will be able to discern who you are from the information provided</p>
<p>to comply with applicable law and legislation</p>	<p>Legal Obligation (GDPR, Article 6(1)(c)) - We are legally obliged to process data for this purpose</p>

With Whom and Where Will We Share Your Personal Data?

- Personal data may be shared with government authorities and/or law enforcement officials if required for the purposes above, if mandated by law or if needed for the legal protection of our legitimate interests in compliance with applicable laws.
- If we make a referral on your behalf, to which you agree, we may share some personal information, such as name and telephone number, with third party organisations for the purposes of facilitating said referral, in line with our legitimate interests.
- If we contact a third party on your behalf, such as a lender, we will undertake to have you complete a Mandate of Authority before proceeding.

How long do we keep your personal data?

Service	Retention Period	Data Type
moneyadvice.scot	Five years	All other Personal Data

We will not keep your personal information for any purpose for longer than is necessary and will only retain the personal information that is necessary in relation to the purpose. We are also required to retain certain information as required by law or for as long as is reasonably necessary to meet regulatory requirements, resolve disputes, prevent fraud and abuse, or enforce our terms and conditions.

We will retain your data for a short time beyond the specified retention period, to allow for information to be reviewed and any deletion to take place. In some instances, laws may require ADS to hold certain information for specific periods other than those listed above.

What are your rights in relation to your personal data?

Under data protection law, you have the following rights:

- 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 to ask 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 exercising your rights. If you make a request that is not manifestly unfounded, we may refuse it. We will carry out the request without unreasonable delay and in one month (unless an exception applies where we must do so in three months).

Please contact us at DPO@advice.scot if you wish to make a request.

Where can you find more information about the handling of your data?

If you have any outstanding questions or requests regarding this policy or our privacy practices in general, you can contact us by email through DPO@advice.scot.

Complaints

If you are not happy with our response or require further information regarding data processing rules and regulations, you can contact the Information Commissioner's Office: <https://ico.org.uk/>.



Review of this policy

We keep this Policy under regular review. This Policy was last updated in September 2022.