

Debt On Limited – Privacy Notice & Website Privacy Policy

This privacy notice is provided to comply with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. It explains how we collect, use, and share personal data and informs you of your rights.

It applies to:

Personal data you provide directly to us;
Personal data provided by third parties or public sources;
Our website www.debton.co.uk and its associated online forms and services.

This policy does not cover other websites.

1. Identity and Contact Details of the Data Controller

Debt On Limited
Address: 317 Golden Hill Lane, Leyland, PR25 2YJ
Phone: 01282 332122
Email: info@debton.co.uk

Where an insolvency practitioner of Debt On Limited is appointed as an office holder, they may act as the data controller in carrying out statutory duties.

Data Protection Officer (DPO): Tim Hargreaves.

2. How We Use Your Personal Information

We process personal data for purposes including:

Delivering services and meeting legal responsibilities;
Verifying identity where required;
Communicating by post, email, or telephone;
Understanding and meeting your needs;
Maintaining records and processing financial transactions;
Preventing and detecting crime, fraud, or corruption;
Defending or pursuing legal actions related to the above;
Website form submissions: Responding to enquiries and following up on calls-to-action.

3. Lawful Basis for Processing

We rely on the following lawful bases under UK GDPR:

Legal obligation: Compliance with statutory and regulatory requirements;
Contractual necessity: Processing required under contractual terms;
Legitimate interests: Keeping stakeholders informed and facilitating engagement in the insolvency process;
Consent: Where applicable, e.g., optional marketing communications or certain cookies;
Special category data: Processed only where required by law or with explicit consent.

4. Types of Personal Data Held

Contact details: Name, address, email, phone number.

Financial information: Bank account details, invoices, claims.

Identification information.

Location information.

Special category data: Rare cases such as trade union membership or health information.

Website-specific data: IP address, browser type, cookies, and other technical/usage information.

5. Sharing Your Data

We may share data with:

Regulators, courts, and government agencies (e.g., Companies House, Insolvency Service, HMRC, ICO);
Professional advisers (solicitors, accountants, auditors, valuers, IT service providers);
Creditors, debtors, employees, shareholders, and other stakeholders in insolvency cases;
Third-party IT, cloud, or website service providers, including servers outside the UK;
Other member firms or offices for administrative or professional purposes;
Law enforcement or authorised third parties as required by law.
International transfers: Any data transferred outside the UK/EU will use safeguards such as Standard Contractual Clauses or other approved mechanisms to ensure GDPR compliance.

6. Website-Specific Information

Cookies: We use cookies for analytics and website performance. Non-essential cookies require consent and can be disabled in your browser settings.

Minors: Individuals under 18 must not submit personal information without parental/guardian consent.

Website security: All forms are transmitted securely (HTTPS) and stored safely.

Accuracy of data: Users must provide accurate and up-to-date information.

7. Data Retention and Security

Personal data is retained only as long as necessary to fulfil the purposes listed and comply with legal obligations.

Insolvency records are generally kept for at least six years after case closure.

Retention periods for other data:

Enquiries and correspondence: 3 years

Website visitor data (analytics, cookies): 12 months

Security measures include encryption, secure servers, restricted access, and staff training.

8. Data Breach Response

In the event of a breach:

Responsibility: DPO or designated staff member oversees response;

Identification & containment: Immediate assessment and mitigation;

Risk assessment: Evaluate impact on individuals' rights and freedoms;

Notification: ICO notified within 72 hours if required; affected individuals informed if at risk;

Investigation & documentation: Record details and corrective actions;

Remediation: Implement measures to prevent recurrence;

Staff obligations: All staff must report suspected or actual breaches immediately.

9. Your Rights

Under UK GDPR, individuals have the following rights:

Right to be informed: Provided by this policy;

Right of access: Request a copy of personal data (DSAR) via info@debton.co.uk or post to Debt On Limited, 317 Golden Hill Lane, Leyland, PR25 2YJ. Responses within 1 month (extendable to 3 months for complex cases);

Right to rectification: Correct inaccurate or incomplete data;

Right to erasure, restriction, objection, data portability: Subject to legal obligations;

Right to withdraw consent: Where processing is based on consent, you can withdraw at any time;

Right to complain: Contact the ICO <https://ico.org.uk> or Tel: 0303 123 1113.

10. Automated Decision-Making

We do not use automated decision-making or profiling that significantly affects individuals.

11. Source of Personal Data

Directly from you or your representative.

Public sources (e.g., Registrar of Companies).

Private sources (e.g. banks, financial institutions and creditors).

Third parties acting on behalf of the company or individuals instructing us.

12. Changes to This Privacy Statement

Updates will be posted on our website;

Paper copies are available on request.

13. Contact Information

Debt On Limited.

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DPO: Tim Hargreaves.