

General Data Protection Regulation (GDPR) Policy

Prime Collections Ltd

Company Number: **13439323**

Registered Office: **18 Lodge Road, NW4 4EF**

1. Introduction

Prime Collections Ltd ("we," "our," or "us") is committed to protecting and respecting your privacy. This policy outlines how we collect, process, store, and protect personal data in compliance with the **UK General Data Protection Regulation (UK GDPR)** and the **Data Protection Act 2018**.

2. Data We Collect

We may collect and process the following types of personal data:

- **Identification Information:** Full name, date of birth, address, and contact details.
- **Financial Information:** Debt amounts, payment history, and financial status.
- **Legal Information:** Court orders, agreements, and correspondence related to debt recovery.
- **Communication Records:** Emails, letters, and telephone recordings.

3. How We Collect Your Data

We collect personal data from:

- Creditors or clients who instruct us to recover outstanding debts.
- Publicly available sources such as the **Insolvency Register** and **Companies House**.
- Direct interactions with you via phone, email, or written correspondence.

4. Legal Basis for Processing

We process personal data under the following lawful bases:

- **Legitimate Interest:** To recover outstanding debts on behalf of our clients.
- **Legal Obligation:** To comply with applicable laws and regulatory requirements.
- **Contractual Necessity:** When processing data is required to fulfill contractual obligations.

5. How We Use Your Data

We use personal data for the following purposes:

- Contacting individuals regarding outstanding debts.
- Negotiating repayment plans and processing payments.
- Conducting legal proceedings if necessary.
- Complying with regulatory and legal obligations.

Prime Collections

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6. Data Sharing & Third Parties

We may share data with:

- Creditors and clients instructing us to collect debts.
- Legal representatives, courts, and enforcement agencies.
- Regulatory authorities when required by law.

We **never** sell personal data to third parties.

7. Data Security & Retention

- We implement strict security measures to protect personal data from unauthorized access or loss.
- Personal data is retained only for as long as necessary to fulfil our legal and contractual obligations, typically **six years** after case closure.

8. Your Rights Under GDPR

You have the right to:

- **Access:** Request a copy of your personal data.
- **Rectification:** Correct inaccurate or incomplete data.
- **Erasure:** Request deletion of your data under certain conditions.
- **Restriction:** Limit processing of your data in specific circumstances.
- **Objection:** Object to processing based on legitimate interests.

To exercise any of these rights, please contact us using the details below.

9. Contact Information

For GDPR-related inquiries, contact our Data Protection Officer:

Mark Silber

18 Lodge Road, NW4 4EF

Email: mark@primecollections.co.uk

Phone: 0203 959 3686

10. Changes to This Policy

We may update this policy periodically. The latest version will always be available on our website or upon request.