

Our Privacy Policy

The Tax Refund Team and www.thetaxrefundteam.com are trading styles of Fredrick Edwards Associates Limited (“We”) and are committed to protecting and respecting your privacy.

This policy sets out the basis on which any personal data we collect from you or that you or a third party provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

For the purpose of the Data Protection Act (2018) (the “Act”), the data controller is Fredrick Edwards Associates Limited located at Mansion House, Wellington Road South, Stockport, SK1 3UA.

This policy relates to the following websites:

<https://thetaxrefundteam.com>

Our websites may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

INFORMATION WE MAY COLLECT FROM YOU AND ITS SOURCE

We may collect, store and process the following personal data about you:

Enquiry Data - Personal data that you provide by filling in forms on any of our websites, including, but not limited to: - name; email address and telephone number.

Usage Data – We process details of your visits to our website including, but not limited to, traffic data, location data, weblogs and other communication data and the resources that you access. We may collect information about your computer including, where available, your IP address, operating system and browser type, for system administration and to report aggregate information to our advertisers. The source of the usage data is our analytics tracking system.

Service Data - We process your personal data that is provided in the course of the use of our services. The source of the service data is you and/or the third party that your claim is against.

Financial data - We process information relating to your finances including previous lenders/financial providers (including individuals or organisations that have provided financial advice or products) used by you and the financial products/services taken which may be provided by you or your lenders/providers.

Transaction data - We process information relating to transactions, including purchases of services, that you enter into with us and/or through our website. The transaction data may include your contact details, your account details and the transaction details. The source of this data is you.

Correspondence data - We will process information contained in or relating to any communication that you send to us.

Special category data - We may process information relating to your health. This will only be processed where you have provided this to us for the purpose of your claim and we have your explicit consent to do so.

Survey Data - We may also ask you to complete surveys that we use for research purposes, although you do not have to respond to them.

Marketing data - We may process information relating to your marketing and communications preferences. This includes your preferences for receiving marketing from us and our third-party partners and your communication preferences. Such marketing communications may be in relation to claims management, legal and financial advice services, and tax services.

COOKIES

We may obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer.

We will ask you to consent to our use of cookies in accordance with the terms of this policy when you first visit our websites.

Cookies contain information that is transferred to your computer's hard drive. They help us to improve our websites and to deliver a better and more personalised service.

They enable us:

- To store information about your preferences, and so allow us to customise our websites according to your individual interests.
- To speed up your searches.
- To recognise you when you return to our websites.

You may refuse to accept cookies by activating the setting on your browser which allows you to refuse the setting of cookies. However, if you select this setting, you may be unable to access certain parts of our websites.

Please note that our advertisers may also use cookies, over which we have no control.

LAWFUL BASIS FOR PROCESSING YOUR DATA

The lawful basis for processing your personal information depends upon the nature of our relationship with you and the context of processing and are as follows:

- a) Processing is necessary for the performance of a contract with you, or to take steps prior to entering into a contract with you.
- b) Processing is necessary for the purposes of your legitimate interests or our legitimate interests, where your fundamental rights and interests do not override those interests. In order to determine this, we shall undertake a Legitimate Interests Assessment.
- c) Processing is necessary for compliance with mandatory legal and/or regulatory obligations to which we are subject.
- d) Processing is undertaken after you have given us your express consent.

We collect/store or use your information to...	Lawful basis
Provide the service you have requested	Contract
Refer your case to our partner claims management companies, HMRC, solicitors or law firms	Consent
Send to our service provider/contractor partners	Contract and/or Legitimate Interests
To enforce or apply our terms and conditions and/or other agreements	Legitimate Interests
Send you information or marketing about our products and services	Legitimate Interests and/or consent
Provide annual statistics to our regulator	Legal Obligation
Resolve complaints against us or the establishment, exercise or defence of legal claims	Legitimate Interests and/or Legal Obligation
Gather feedback to enable us to improve our website, products and services	Legitimate Interests
Verify your identity where we receive requests to access or change the information we hold about you	Legal Obligation
Maintain our accounts and records	Legal Obligation
Comply with legal and regulatory obligations	Legal Obligation
Research and analyse trends to better understand how users are using our website and services in order to improve them	Legitimate Interests
Inform you about changes in our services and important service related notices, such as security and fraud issues	Legal Obligation
Maintaining insurance coverage, managing risks, or obtaining professional advice	Legitimate Interests and/or Legal Obligation

WHERE WE STORE YOUR PERSONAL DATA

We are committed to ensuring that your personal data is secure.

In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the personal data we collect online.

Unfortunately, the transmission of information via the internet is not completely secure.

Although we will do our best to protect your data, we cannot guarantee the security of your data transmitted to our websites; any transmission is at your own risk.

Once we have received your personal data, we will use strict procedures and security features to try to prevent unauthorised access.

Your personal data will not be transferred outside of the UK, unless you are based outside of the UK and we need to contact you.

SHARING YOUR DATA

We may disclose personal data to our suppliers or subcontractors, such as compliance consultants, professional advisers, lawyers, auditors, accountants, bookkeepers, insurers or legal advisers, in so far as is reasonably necessary for the performance of our contract with you.

We may also disclose your personal data where such disclosure is necessary for the establishment, exercise or defence of legal claims, whether in court proceedings or in an administrative or out-of-court procedure.

We may disclose your personal data to debt collection firms to enforce or apply our terms and conditions and/or other agreements.

Any external processors, who process your data on our behalf, are subject to a data processing agreement to ensure the safety and protection of your data. None of our processors are allowed to use your data for any other purposes than instructed by us.

We may disclose your data to one or more of our selected third-party claims management companies, HMRC, solicitors or law firms, upon your consent to do so, for the purpose of enabling them to contact you so that they can offer, market and provide relevant services to you. Each such third party will act as a data controller in relation to the data that we supply to it; and upon contacting you, each such third party will supply to you a copy of its own privacy policy, which will govern that third party's use of your personal data.

DATA RETENTION

Personal data that we process for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.

Where we have provided a service to you, we will hold all information relevant to this for 6 years to enable us to address any claims/complaints made about our service.

Information relating to any complaints will be held for a further 3 years. We also have legal and regulatory obligations to hold certain pieces of information for specific timeframes for example, we are required to keep a copy of telephone call recordings for a period of 12 months after our last contact with you. We may also need to keep some of your information for our accounting and reporting requirements.

Your contact details will be held for the purposes of direct marketing for six years from our last contact with you, this is to enable us to let you know about new products or services that may be of interest to you in accordance with our 'Marketing' section below.

MARKETING

You are provided with choices regarding marketing, and we record your preferences in relation to this and how we communicate with you.

Such marketing communications may be in relation to tax, claims management and financial advice/services, which could be done by telephone, email, SMS or in writing.

We may rely on consent when we use your personal information for direct marketing. This will be where you have specifically consented to us, or a third party, that you are happy to receive marketing contact from us.

We may also rely on legitimate interests for our direct marketing. Our legitimate interests are to inform individuals about products or services which may be of interest to them and our commercial interests in operating our business, which includes acquiring new customers, providing additional services to existing or previous customers that are similar or aligned with previous products or services and expanding our operations.

You may also receive marketing communications from us if you have previously purchased similar products or services from us and, in each case, you have not opted-out of receiving that marketing. This is known as a 'soft opt-in'.

To opt out of receiving future marketing under any lawful basis in which we intend to rely on for direct marketing, please opt-out by sending an email to hello@thetaxrefundteam.com to request this.

YOUR RIGHTS

You have the following rights in accordance with the GDPR and DPA:

1. To know that your data is being processed
2. To access your personal data free of charge
3. To have your information corrected if inaccurate (Including ensuring any third party puts right any inaccuracy)
4. To request that your data be erased
5. To restrict processing
6. To request transfer of your data
7. To object to processing; and
8. To rights relating to automated decision making

You may request that we to provide you with any personal information we hold about you. Provision of such information may be subject to the supply of appropriate evidence of your identity for this purpose.

We may withhold personal information that you request to the extent permitted by law.

If at any point you wish to raise a complaint regarding our data handling, then you have the right to complain to the Information Commissioner's Office (ICO) the supervisory authority for data protection issues in the UK. However, we would appreciate to opportunity to deal with any concerns directly with you in the first instance.

CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our Privacy Policy in the future will be posted on this page and, where appropriate, notified to you by e-mail.

CONTACT

Questions, comments and requests regarding this Privacy Policy are welcomed and can be sent via email to hello@thetaxrefundteam.com or in writing to the address below.

The Tax Refund Team and www.thetaxrefundteam.com are trading styles of Fredrick Edwards Associates Limited. We are registered in England, Company Registration Number 13136041. The registered office address for Fredrick Edwards Associates Limited is Mansion House, Wellington Road South, Stockport, SK1 3UA.

The Tax Refund Team and www.thetaxrefundteam.com are trading styles of Fredrick Edwards Associates Limited who are registered with the Information Commissioner's Office under registration reference ZB022211.