

Privacy Statement

1. Background

This privacy notice lets you know what happens to any personal data that you give to us, or any that we may collect from or about you. It applies to all services, and instances where we collect your personal data.

This privacy notice applies to personal information processed by or on behalf of Hagan & McConville

Use the links below to find out more about how we use your personal information:

Changes to this privacy notice

We may change this privacy notice from time to time by updating our website to reflect changes in the law and/or our privacy practices. We encourage you to check this privacy notice for changes whenever you visit our website – <https://www.hmc Solicitors.com/>.

Hagan & McConville and our Data Protection Officer

Hagan & McConville is a private law firm owned by Declan McConville a solicitor authorised by the Law Society of Northern Ireland. Declan McConville is the data controller of your personal data and is the firm's data protection controller. He may be contacted at the address below.

2. What kinds of personal information about you do we process?

Personal information that we'll process in connection with our services, if relevant, includes:

- **Personal and contact details**, such as title, full name, contact details and contact details history
- **Your date of birth, gender and/or age**
- **Your nationality**, if relevant to the service
- **Details of beneficiaries**, such as people named in your Will, or Trust Deed or gift.
- **Family members** (if relevant to the service)
- **Records of your contact with us** of any nature.
- **Services** you retain us to provide to you.
- **Vehicle information**, (if relevant to the service).
- **Personal information which we obtain from Credit Reference Agencies and Fraud Prevention Agencies** (see the section on 'Fraud Prevention Agencies' below), including public (for example, defaults and court judgments) and shared credit history, financial situation and financial history
- **Fraud, debt and theft information**, including details of money you owe, suspected instances of fraud or theft, and details of any devices used for fraud
- **Criminal records information**, including alleged offences, if relevant to the service.
- **Information about your health or if you are a vulnerable client** (if relevant to the service).
- **Information about your property**, such as the legal title, secured loans, location, value, number of rooms, property type and building work you've had done
- **Financial details about you**, such as your salary and details of other income, details of your savings, details of your expenditure, and payment method(s) (if relevant to the service).
- **Details about all of your existing borrowings and loans**, if relevant
- **Information about your employment status**, if relevant
- **Information about your property occupier status**, such as whether you are a tenant, live with parents or are an owner occupier of the property where you live at the time of your application, if relevant
- **Your residency and/or citizenship status**, if relevant, such as your nationality, your length of residency in the UK and/or whether you have the permanent right to reside in UK
- **Your marital status, family, lifestyle or social circumstances**, if relevant to the service (for example, the number of dependents you have or if you are a widow or widower)
- Where relevant, **information about any guarantor** which you provide in any application
- **Third party transactions**; such as where a person other than you is involved in your arrangements with us. We will record information about that person and the transaction
- **Tax information**, if relevant.

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3. What is the source of your personal information?

We'll collect personal information from the following general sources:

- From you directly.
 - Information generated about you when we provide our service to you.
 - Business partners (for example, financial services institutions, insurers), account beneficiaries, or others who are involved in the service we provide to you.
 - From other sources such as Fraud Prevention Agencies, Credit Reference Agencies, other lenders, HMRC, Social Security Agency, publicly available directories and information debt recovery and/or tracing agents, other organisations to assist in prevention and detection of crime, police and law enforcement agencies
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4. What do we use your personal data for?

We use your personal data, including any of the personal data listed in section 2 above, for the following purposes:

- Assessing your request to retain our services, including considering whether to offer you the service, the cost of providing the same, the risk of doing so, your entitlement to Legal Aid and our terms of business.
 - Managing any aspect of our service to you.
 - Updating your records, tracing your whereabouts and recovering debt
 - To perform and/or test the quality of services and internal processes
 - To improve the operation of our business
 - To follow guidance and best practice under the change to rules of governmental and regulatory bodies
 - For management and auditing of our business operations including accounting
 - To carry out checks at Credit Reference and Fraud Prevention Agencies when necessary
 - To monitor and to keep records of our communications with you and our staff
 - For research and analysis and developing statistics
 - To develop new services and to review and improve current services
 - To comply with legal and regulatory obligations, requirements and guidance
 - To provide insight and analysis of our clients as part of providing our services, helping us improve services, or to assess or improve the operating of our business
 - To share information, as needed, with business partners (for example, financial services institutions and insurers), account beneficiaries, service providers or as part of providing and administering our services or operating our business
 - To facilitate the sale of our business
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5. What are the legal grounds for our processing of your personal information (including when we share it with others)?

We rely on the following legal bases to use your personal data:

1. **Where it is needed to provide you with our services**
2. **Where it is in our legitimate interests to do so**
3. To comply with our **legal obligations**
4. With your **consent or explicit consent**
5. For a **public interest**, such as processing of your special categories of personal data such as about your health, criminal records information (including alleged offences), or if you are a vulnerable client

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6. When do we share your personal information with other organisations?

We may share information with the following third parties for the purposes listed above:

- Business partners (for example, financial services institutions and insurers), account beneficiaries, or others who are a part of providing your services or operating our business
 - Governmental and regulatory bodies such as the Law Society of Northern Ireland, the Legal Services Agency NI, HMRC, the Financial Conduct Authority, and the Information Commissioner’s Office
 - Other organisations and businesses who provide services to us such as debt recovery agencies, back up and server hosting providers, IT software and maintenance providers, document storage providers and suppliers of other back office functions
 - Credit Reference and Fraud Prevention Agencies
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7. How and when can you withdraw your consent?

Where we’re relying upon your consent to process personal data, you can withdraw this at any time by contacting us using the details below.

8. How do we share your information with credit reference agencies for fraud prevention.

To provide our service, we will when necessary perform identity checks on you with one or more credit reference agencies (CRAs). To do this we’ll supply your personal information to CRAs and they will give us information about you. This will include information about your financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We’ll use this information to:

- Verify the accuracy of the data you have provided to us
 - Prevent criminal activity, fraud and money laundering
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9. What should you do if your personal information changes?

You should tell us so that we can update our records using the details in the Contact Us section of our website. We’ll then update your records if we can.

10. Do you have to provide your personal information to us?

We’re unable to provide you with our services if you do not provide certain information to us. In cases where providing some personal information is optional, we’ll make this clear.

11. Do we do any monitoring involving processing of your personal information?

In this section monitoring means any: listening to, recording of, viewing of, intercepting of, or taking and keeping records (as the case may be) of calls, email, text messages, social media messages, in person (face to face) meetings and other communications.

We may monitor where permitted by law and we’ll do this where the law requires it, or to comply with regulatory rules, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures and for quality control and staff training purposes. This information may be shared for the purposes described above.

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12. For how long is your personal information retained by us?

Unless we explain otherwise to you, we'll hold your personal information based on the following criteria:

- For as long as we have reasonable business needs, such as managing our relationship with you and managing our operations
 - For as long as we provide our services to you and then for as long as someone could bring a claim against us; and/or
 - Retention periods in line with legal and regulatory requirements or guidance.
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13. What are your rights under data protection laws?

Here is a list of the rights that all individuals have under data protection laws. They don't apply in all circumstances. If you wish to use any of them, we'll explain at that time if they are engaged or not.

- The right **to be informed** about the processing of your personal information
- The right to have your personal information **corrected if it is inaccurate** and to have **incomplete personal information completed**
- The right **to object** to processing of your personal information
- The right **to restrict processing** of your personal information
- The right **to have your personal information erased** (the "right to be forgotten")
- The right to **request access** to your personal information and to obtain information about how we process it
- The right to **move, copy or transfer your personal information** ("data portability")

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk/>. You can contact us using the details below.

14. Your right to object

You have the right to object to certain purposes for processing, to data processed for direct marketing purposes and to data processed for certain reasons based on our legitimate interests. You can contact us by going to the Contact Us section of our website to exercise these rights.

Contact Us

If you have any questions about this privacy notice, or if you wish to exercise your rights you can contact us by going to the Contact Us section of our website. Alternatively, you can write to us at 34 Edward Street, Portadown BT62 3NE.