**Privacy & Cookie Policy**

**Who we are**

This is the privacy statement of ThorntonRones Ltd, Licensed Insolvency Practitioners

This privacy statement explains how we collect and use personal information about you.

**What personal information we collect**

The personal information we collect on you will depend on whether you are the insolvent entity or your relationship with the insolvent entity with which we are dealing.

If you are the insolvent entity we will obtain information concerning your creditors, obtain documentation to verify your identity and obtain information generally relating to your financial affairs.

Personal data will also be obtained from directors and shareholders who own more than 25% of the issued share capital of the company. This data will include personal data sufficient to identify in accordance with any legal requirement, your address and the number of shares you hold in the company. We will also obtain details of your financial dealings with the insolvent entity.

As an employee of an insolvent entity we will obtain your name and address, age, information relating to your employment, your National Insurance number, details of the wages or salary paid to you and your bank details.

We will also obtain personal data relating to creditors of an insolvent entity. Typically, this will include a creditors name and address, the amount owed to them by the insolvent entity and any additional evidence required to substantiate the creditors claim.

**Where we collect personal information from**

Our primary source of personal data is generally the insolvent entity or from the financial records of the insolvent entity. Other sources from which data is received are from yourselves, others dealing with your data in connection with the insolvency process such as the Redundancy Payments Office, HMRC and anybody you instruct to assist you with the Insolvency process.

**How we use your personal information**

Your personal data will only be utilised in conjunction with the insolvency process in which it was obtained. Within the relevant insolvency process your personal data will be used to prepare the Statement of Affairs for the insolvent entity, processing of any claims made to the Redundancy Payments Office and generally in carrying out the statutory duties of an insolvency office holder.

The purposes for which personal information is processed may include any or all of the following (the list is non-exhaustive)

* deliver services and meet legal responsibilities
* verify identity where this is required
* communication by post, email or telephone
* maintain records
* process financial transactions
* prevent and detect crime, fraud or corruption

**Who we share your personal information with**

During the course of an Insolvency assignment there are a variety of persons and organisations with whom we may share your personal data. All persons and organisations with whom it is shared will either receive the information to further the objects of the insolvency process or because of a statutory or professional obligation to provide the information to third parties. Typically, information will be shared with the following persons, organisations and classes of people listed below:

* Other creditors
* Companies House
* The Redundancy Payments Office
* The Director Disqualification Unit of the Insolvency Service.
* HMRC
* Any agents instructed by us to market the business or its assets
* Prospective purchasers of the business or assets.
* Where necessary any professional advisers instructed on behalf of the office holder.
* Our regulator, the Institute of Chartered Accountants for England and Wales and The Insolvency Service as the ultimate regulator of licensed insolvency practitioners.
* Our IT system support contractors in so far as it is needed for our IT support.

**How we use your information to make automated decisions**

We do not envisage a situation where your personal data will be utilised to make an automated decision.

**If you do not provide your personal information**

As an insolvent individual or a director of an insolvent corporate entity statute requires that you give full and frank disclosure of information relating to you or the corporate entity of which you are a director.

In the case of an individual insolvency, if your personal data is not provided it is unlikely that a formal insolvency process can be undertaken for you. If incomplete personal information is given this can potentially enable creditors to apply to court to overturn any approval of certain insolvency processes. Giving misleading or deliberately false information is also an offence under the Insolvency Act 1986.

The Insolvency Act 1986 imposes on a director of an insolvent corporate entity an obligation to provide information to the Insolvency office holder. Not providing this information, even if it is personal data, is a potential criminal offence under the Insolvency Act 1986. Failure to provide information would also be treated as non-cooperation with the office holder and is a reportable matter under the Director Disqualification Act 1986

As a creditor or employee of the insolvent entity, if you do not provide the personal information requested, we will not be able to process your claim, and this could result in you not receiving money to which you are entitled. You will also not be able to vote on any decision process within the insolvency.

**How long we retain your personal information for**

We are required to hold the books and records of the company for 12 months following the dissolution of the company at the end of the insolvency process. Dissolution occurs approximately two months after the formal conclusion of the final insolvency process affecting the insolvent entity. If personal information is held on our case file, we are required to retain our case files for 6 years following the formal closure of the Insolvency assignment. Any personal data held on our case file as opposed to in the books and records of the insolvent company will be retained for this longer period.

**Holding personal information outside the EEA**

We do not envisage holding any of your personal data outside the EEA whilst the UK remains within the EEA. As some personal data may be uploaded to our website and this is accessible from outside the EEA, it may be that your personal data can be accessed from outside the EEA

**Using our website**

We use our website to upload case documents so that they are available to creditors. When logging on to the website to download documents we receive details of the fact that you have logged on to the website and the email address you used to download the documents or documents.

**Your rights**

Access to your information – You have the right to request a copy of the personal information about you that we hold.

Correcting your information – We want to make sure that your personal information is accurate, complete and up to date and you may ask us to correct any personal information about you that you believe does not meet these standards.

Deletion of your information – You have the right to ask us to delete personal information about you where:

* You consider that we no longer require the information for the purposes for which it was obtained.
* We are using that information with your consent and you have withdrawn your consent – see Withdrawing consent to using your information below.
* You have validly objected to our use of your personal information – see Objecting to how we may use your information below.
* Our use of your personal information is contrary to law or our other legal obligations.

Objecting to how we may use your information - You have the right at any time to require us to stop using your personal information for direct marketing purposes. In addition, where we use your personal information to perform tasks carried out in the public interest then, if you ask us to, we will stop using that personal information unless there are overriding legitimate grounds to continue.

Restricting how we may use your information – In some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information about you that we hold or assessing the validity of any objection you have made to our use of your information. The right might also apply where this is no longer a basis for using your personal information, but you don't want us to delete the data. Where this right to validly exercised, we may only use the relevant personal information with your consent, for legal claims or where there are other public interest grounds to do so.

Automated processing – If we use your personal information on an automated basis to make decisions which significantly affect you, you have the right to ask that the decision be reviewed by an individual to whom you may make representations and contest the decision. This right only applies where we use your information with your consent or as part of a contractual relationship with you.

Withdrawing consent using your information – Where we use your personal information with your consent you may withdraw that consent at any time and we will stop using your personal information for the purpose(s) for which consent was given.

Please contact us in any of the ways set out in the Contact information and further advice section if you wish to exercise any of these rights.

**Changes to our privacy statement**

We keep this privacy statement under regular review and will place any updates on this website. Paper copies of the privacy statement may also be obtained by contacting us by telephone on 020 8418 9333 or by emailing info@thorntonrones.co.uk

This privacy statement was last updated in May 2018.

**Contact information and further advice**

Our data protection officer is:

Richard Rones  
ThorntonRones Ltd  
311 High Rd  
Loughton  
IG10 1AH

**Complaints**

We seek to resolve directly all complaints about how we handle personal information, but you also have the right to lodge a complaint with the Information Commissioner's Office, whose contact details are as follows:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Telephone - 0303 123 1113 (local rate) or 01625 545 745