

Privacy Notice - GDPR compliant

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Please read the following information carefully. This privacy notice contains information about what data we collect and store about you and why. It also tells you who we share this information with, the security mechanisms we have put in place to protect your data and how to contact us if you have a complaint.

Who we are? Bhardwaj Limited – licensed Insolvency Practitioners, collects, uses and is responsible for personal information about you. When we do this, we are the ‘controller’ of this information for the purposes of the General Data Protection Regulation and other applicable data protection laws.

What do we do with your information?

Information collected by us

Corporate Insolvency

- Company director contact names and addresses, email address, telephone number, date of birth, other directorships
- Company shareholder contact names and addresses, details of shareholding held in the insolvent company
- Company employee contact names and addresses, email address, telephone number, National Insurance number, date of birth, payroll details, pensions information, holiday records, terms of employment contract, bank account details
- Consumer creditor contact names and addresses, details of debt due from the insolvent company
- Debtor contact names, addresses and details of debt due to the debtor

Personal Insolvency

- Debtor contact name, address, date of birth, financial information, bank account details
- Consumer creditor contact names and addresses, details of debt due from the debtor
- Debtor contact names, addresses and details of debts due to the debtor

Information collected from other sources

- Insolvent company paper and electronic books and records
- Individuals
- Publicly available information
- From the process of Law

How we use your personal information

- Deliver services and meet legal responsibilities
- Verify identity where this is required
- Communication by post, email or telephone
- Understand needs and how they may be met
- Maintain records
- Process financial transactions
- Prevent and detect crime, fraud or corruption

Who will we share your personal information with?

- Tax and revenue authorities
- Law enforcement and other regulatory quasi-government and government bodies and any other person to whom the company is legally obligated to disclose personal information
- Professional advisors
- Potential purchasers of the insolvent business

We will share personal information with law enforcement agencies if required by applicable law.

We will not share your personal information with any other third parties without your consent.

If you would like any further information, please contact Ashok Bhardwaj our Data Protection Officer.

How long will we store your personal data?

- All information held on our case files from each insolvency to be retained for a period of 6 years following the date of the Insolvency Practitioner ceasing to act
- All information held in the insolvent companies' books and records to be retained for a period of 12 months following the date of the Insolvency Practitioner ceasing to act

We are relying on your explicit consent which you provided at the commencement of the liquidation.

You have the right to withdraw this consent at any time, but this will not affect the lawfulness of any processing activity we have carried out prior to you withdrawing your consent.

Your Rights

Under the General Data Protection Regulation, you have a number of important rights that you can exercise free of charge. In summary, these rights are:

- [Transparency over how we use your personal data and fair processing of your information]; Access to your personal information and other supplementary information;
- Require us to correct any mistakes or complete missing information we hold on you; Require us to erase your personal information in certain circumstances;
- Receive a copy of the personal information you have provided to us or have this information be sent to a third party, this will be provided to you or the third party in a structured, commonly used and machine readable format;
- Object at any time to processing of your personal information for direct marketing;
- Object in certain other situations to the continued processing of your personal information;
- Restrict our processing of your personal information in certain circumstances;
- Request not to be subject to automated decision making which produce legal effects that concern you or affect you in a significantly similar way;

If you want more information about your rights under the GDPR please see the Guidance from the Information Commissioners Office on Individual's rights under the GDPR.

If you want to exercise any of these rights, please:

- Email, call or write to our Data Protection Officer Ashok Bhardwaj
- Provide another information so that we can identify you. We may need to contact you to request further information to verify your identity;
- Let us have proof of your identity and address;
- State the right or rights that you wish to exercise;

We will respond to you within one month from when we receive your request. Please note if you wish to unsubscribe from any email you can do so by sending an email to ashok@bhardwaj.co.uk.

How to make a complaint?

We hope that you are happy with our service and that our Data Protection Officer can resolve any issues or complaints that arise. Please get in touch if you have any concerns (see 'Get in touch' below).

The General Data Protection Regulation also gives you the right to lodge a complaint with a supervisory authority, in particular in the European Union (or European Economic Area) state where you work, normally live or where the alleged infringement of data protection laws occurred. The UK supervisory authority is the Information Commissioner's Office who can be contacted at <https://ico.org.uk/concerns/>.

Automated Decision Making

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 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.

You have the right to object to the use of your personal information for automated decision making, please see 'your rights'.

Our Security

Please contact Bhardwaj Limited to find out what security is in place.

Future Processing

We do not intend to process your personal information for any reason other than stated within this privacy notice. If this changes, notice will be placed on our website.

Changes to this privacy notice

This privacy was last updated on 20th September 2018.

We constantly review our internal privacy practices and may change this policy from time to time. When we do notice will be placed on our website.

Get in touch

If you have any questions about this privacy notice or the information we hold about you, please contact our Data Protection Officer.

The best way to reach us is by email at ashok@bhardwaj.co.uk