

Privacy Notice

Your privacy is important to us and we take care to protect the privacy of customers as well as users of our website and, if we do ask you to provide certain information, then you can be assured that it will only be used in accordance with this Privacy Notice. Set out below is an explanation of how we process information about visitors to the site, in accordance with the Data Protection Act 2018 and GDPR UK.

Your rights

You are entitled to know whether we hold personal data about you and, if we do, to have access to that personal data and request that it be corrected if it is inaccurate.

Collection of personal information

The information which we collect and store during normal use of this site is used to monitor and analyse how parts of the site are used. Such use does not result in any personal information being collected or stored. 'Personal information' means information from which someone else would be able to identify you as an individual.

You have the option on certain pages of entering your details in any fields requested, such as your name, email address, postal address, telephone or mobile number, or reference number, to enable akinika to fulfil the service it has been instructed to carry out, and in all cases, we will only request information necessary for this task.

Call Recording: To help improve efficiency and effectiveness of some of the services provided to you by telephone, we may keep a record of calls that you make to us.

How is the information used and why is it being collected?

We may use your personal information in the following ways:

- We analyse browsing activity data to understand how people use the features and functions of our website to identify improvement so that we can provide you with a better website experience.

- To verify an online payment, you made.
- To follow up on a repayment plan (income and expenditure) you submitted online.
- To respond on an enquiry from you submitted online.
- To call you back following a request form you submitted online.
- The legal basis for processing your information.

Legitimate Interest

We collect and use your personal information for the legitimate business purposes of communicating with you to deal with your enquiries, fulfilling your requests for services and information, sending you communications which you have requested, notifying you of changes to our services, processing payment for you where applicable and monitoring behaviour on our website to improve your browsing experience, help us to improve our website.

Consent

We may also use your personal information where you give us your express consent, for example when you consent for the use of Cookies.

Who we share your information with

We may disclose your personal data to our instructing Clients, agents who we use to collect what you owe, and to other parts of Capita Plc to fulfil a contract, where we have a legal obligation or where we have a legitimate interest to do so.

akinika may also share your personal information with the police and other government agencies for the purposes of crime prevention or detection.

If we disclose your information, we ask the organisation to demonstrate that the data will assist in the prevention or detection of crime, or that akinika is legally obliged to disclose it, and written authority is required to ensure we comply with the Data Protection Act.

We confirm we will not send your information outside the UK or European Economic Area.

How long we keep your personal information

akinika has a Data Retention Policy which mandates how long records, including personal data, must be retained. Retention periods are determined by legislation and business requirements. In most cases we will hold your data for up to 6 years after last contact, unless we have a legitimate business need or regulatory obligation which requires that we hold your data for a superseding period of time.

Protecting your information

We are committed to ensuring that your information 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 information we collect.

How to get a copy of your personal information

You can obtain a copy of your personal information we hold by writing to the akinika Debt Recovery Ltd, 33/34 Winckley Square, Preston, PR1 3EL or complaints@akinika.co.uk This constitutes a Subject Access Request (SAR). There is no charge for obtaining a SAR unless your request is excessive or manifestly unfounded, but we will require proof of your identity before releasing the information.

Letting us know if your personal information is incorrect

You have the right to question any information we have about you that you think is wrong or incomplete. Please contact us if you want to do this. If you do, we will take reasonable steps to check its accuracy and correct it.

What if you want us to stop using your personal information?

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the 'right to object' and 'right to erasure', or the 'right to be forgotten'. You can also withdraw any consent you have given. However, there may be legal or other lawful reasons why we need to keep or continue to use your data.

If you want to object to how we use your data or ask us to delete it or restrict how we use it, please contact us.

How to complain

If you have any concerns or complaints regarding the processing of your personal data please contact the Complaints Team, akinika Debt Recovery Ltd, 33/34 Winckley Square, Preston, PR1 3EL or email complaints@akinika.co.uk and your complaint will be investigated.

Changes to this privacy notice

We may occasionally update this notice by updating this page. You should check this page from time to time to ensure that you are happy with any changes. Your continued use of the site will constitute an acceptance to these revisions.