



**PayPacket**  
help that pays

# **Our Data Protection and Privacy Policy**

PayPacket Limited, 4th Floor, The Hub, 40 Friar Lane, Nottingham NG1 6DQ

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**[www.paypacket.co.uk](http://www.paypacket.co.uk)**

At Paypacket we have been helping and supporting Service Users to live independently and to have choice and control over the way their care is provided since 2006. We place great importance on establishing a lasting relationship with everyone we work with, our Service Users, their Personal Assistants and our local authority partners. Long term relationships are based on trust and part of our commitment to creating that trust is that we will look after and manage your personal data securely and transparently.

This privacy policy sets out the privacy practices for Paypacket Ltd, a company incorporated in England & Wales with company number 5592310. Our registered office is at 2nd Floor, The Hub, 40 Friar Lane, Nottingham. NG1 6DQ. Our website is [www.paypacket.co.uk](http://www.paypacket.co.uk) (our website).

In order to provide our services to you and to promote our business, we will need to collect and process certain personal information about you. We are committed to protecting the privacy and security of your personal information, in accordance with the applicable data protection laws, including the General Data Protection Regulation, together the “Data Protection Laws”. This privacy policy describes how we collect and use personal information about you during and after our involvement with you.

If you have any questions at all about this policy or the website, or about how we use and process your personal information, please do not hesitate to contact us by email, fax or post using the contact information at the end of this policy.

If we change our privacy policy we will post the changes on our website, so that you may be aware of the information we collect and how we use it at all times. Continued use of the website will constitute your agreement to any such changes.

## **1 How we provide our services to you. If you are:**

### **A Service User in receipt of a Direct Payment**

For the purposes of the applicable Data Protection Laws we act as a data processor for you, processing personal information to calculate payroll and pension payments for your workers using data that you have provided to us; we may also have been provided with certain personal data by either yourself or a referring organisation such as a Local Authority, Clinical Commissioning Group or Local Health Trust. We provide these services to you under the service agreement that exists between you and us.

### **A Personal Assistant / Carer / Worker employed by a Service User**

For the purposes of the applicable Data Protection Laws we act as a data processor for you, processing personal information to calculate payroll and pension payments for you using data that you have provided to us or that has been provided to us by your employer.

### **An employee of a Local Authority, Clinical Commissioning Group, Local Health Trust or other related Third Party Organisation that may seek to procure our services on behalf of Service Users**

For the purposes of the applicable Data Protection Laws we are a data controller for you, processing limited personal information for the purposes of maintaining contact and providing information and support for your Service User clients on whose behalf we provide payroll and pension administration services.

For the purposes of the applicable Data Protection Laws, we also have an over-arching role as a data controller of all personal data collected in connection with your use of, or interest in, our services.

We have been provided with certain personal data as described further within this privacy policy. We will only contact you directly if we have permission to do so.

## **2 The Information we collect from you**

We limit the information that we collect from you to the data we require to provide our services to you. In addition to the information provided to us, we may collect certain personal information about you when you contact us by phone, e-mail, text, via our website or through face to face conversation. We will hold this information in order to ensure that we provide our services to you in the way you wish them to be provided, to tailor the information that we provide to you and to ensure that it is appropriate and accurate.

With regard to each of your visits to our website we will automatically collect the following information:

- Technical information, including the internet protocol (IP) address used to connect your computer or mobile device to the internet, type of mobile device you use, a unique device identifier, mobile network information, your login information, browser type and version you use, browser plug-in types and versions, operating system and platform
- Information about your visit to our website, including the full uniform resource locators (URL) clickstream to, through and from our website (including date and time); pages you viewed or information you searched for; page response times, download errors, length of visits to certain pages; and details of your visits to other websites via our website

## **3 Lawful basis and purposes of processing of your personal information**

We collect information about you so that we can:

- Identify you and manage your account on our Computer Systems

- Liaise with relevant partners on your behalf, including but not restricted to HMRC, The Pensions Regulator, other Government agencies and your funding authority or clinical commissioning group
- Improve our services
- Promote our business and market our services
- Manage our business, including for accounting and auditing purposes
- Maintain our IT systems and manage hosting of our data
- Deal with any legal disputes involving you directly and on your behalf
- Prevent fraud
- Comply with our regulatory obligations

We will only use your personal information when the law allows us to, i.e. when it is necessary to:

- Perform our contractual obligations towards you, as set out in our service agreement
- Comply with our legal and regulatory obligations
- Pursue our legitimate interests (e.g. conducting our business in an efficient, compliant and profitable manner and the overall promotion of the business), and where your interests and fundamental rights do not override these interests

If you have provided us with your individual contact details (for example, your personal email address), we will rely on your consent to send you electronic communications such as our newsletters and emails with information about our products and/or services and the services we directly provide to you. If we hold business contact details (for example, your work email address), we will rely on legitimate interests of the business to send you electronic communications, but we will always provide you with an option to opt out from future communications of this kind. See the “Direct mailings” section below for more details.

Some of the above grounds and purposes for processing will overlap and there may be several grounds which justify our use of your personal information.

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

#### **4 What we will use the information we receive from you for:**

We will use the information we receive from you to:

- Provide you with payroll and pension administration and support services and in some cases we may provide a bank account for your Direct Payment / Personal Budget / Personal Health Budget to be paid in to and managed for you
- Provide you with information about the support that we offer. For more details see “Direct Mailings” section
- Keep you informed about changes to our services, our terms and conditions of our services, our website or this privacy policy
- Ensure that our services are presented in the most effective manner for you according to your individual requirements, preferences and instructions
- Communicate with you in response to a query or support requirement

We will use the information we collect about your use of our website to:

- Administer our website for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes
- Improve our website to ensure that content is presented in the most effective manner for you and for your computer and/or your mobile device
- Help us improve and personalise our services
- Allow you to participate in interactive features of our website when you choose to do so
- As part of our efforts to keep our website safe and secure

## **5 Disclosures of your Information**

We do not sell or share your personal data with third parties for them to use for marketing purposes.

We may allow our staff, consultants and/or external service providers acting on our behalf, and our provider of payment services, to access and use your personal data for the activities we have described above. We only permit them to use it to deliver the relevant service, and if they apply an appropriate level of security protection.

We will share your personal information with the following third parties:

- Your funding providers in order to comply with contractual monitoring requirements, to which you have already provided permission
- Our regulators, including the Financial Conduct Authority
- Law enforcement agencies in connection with any investigation to help prevent unlawful activity

We require third parties to respect the security of your data and to treat it in accordance with the law. All our third-party service providers are required to take appropriate security measures to protect your personal information. We do not allow our third-party service providers to use your personal data for their own purposes. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

We also reserve the right to disclose the information collected about you to our professional advisors and/or if we, in good faith, believe it necessary to protect the personal safety of users or the public.

We may share aggregated demographic information with our stakeholders. This is not linked to any personal information that can identify any individual person.

We may partner with another party to provide specific services. When you sign up for these services, we will share names or other contact information that is necessary for the third party to provide these services.

These parties are not allowed to use any personally identifiable information except for the purpose of providing these services. We may also use such aggregated information and statistics for monitoring the website usage in order to help us develop the website and our services and may provide such aggregate anonymous information to third parties.

## **6 Links**

The website may contain links to other websites. Please be aware that we are not responsible or liable for the privacy practices of other websites. We encourage you to be aware when you leave the website and to read the privacy policies of each and every website that collects personally identifiable information. This privacy policy applies solely to information collected by us on the website.

## **7 Direct mailings**

We may occasionally send out newsletters, offers or alerts to our clients and to other business contacts. We may also wish to provide you with information about special features of our website or any other service or products we think may be of interest to you.

Where required by the Data Protection Laws (for example, if you have provided your personal contact information) we will send you such information only if you have specifically elected to receive it. You can opt-out from receiving such communications at any time – please see “Your rights” section below. From time to time the website may request information from you via surveys. Participation in these surveys is completely voluntary and you, therefore, have a choice whether or not to disclose this information. Information requested may include contact information (such as name and address), and demographic information (such as postcode or age level). Survey information will be used for purposes of monitoring or improving the use of and satisfaction with this website and / or our services provided to you.

## **8 Keeping your data secure**

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality.

While we will use all reasonable efforts to safeguard your personal data, you acknowledge that the use of the internet is not entirely secure and for this reason, we cannot guarantee the security or integrity of any personal data that are transferred via the internet. If you have any particular concerns about your information, please contact us (see our contact details below). We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

## **9 Transfers of your information out of the EEA**

Due to the nature of our business, it is highly unlikely that we would ever need to transfer your personal data outside the European Economic Area (EEA). However, in the event that we did, we will ensure that any transfer of your data will be subject to appropriate safeguards, such as a European Commission approved contract (if appropriate) that will ensure you have appropriate remedies in the unlikely event of a security breach.

## **10 Retention periods**

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements. To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances, we may anonymise your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you. Once you are no longer our customer, we will retain and securely destroy your personal information in accordance with applicable laws and regulations.

## **11 Your rights and responsibilities**

### **Your duty to inform us of changes**

It is important that the personal information we hold about you is accurate and current. Please let us know if your personal information changes during your relationship with us.

### **Your rights in connection with personal information**

Under certain circumstances, by law, you have the right to:

- Request access to your personal information (commonly known as a “data subject access request”). This enables you to receive a confirmation from us as to whether we process any of your personal information or not, and if this is the case, to receive a copy of such personal information and to check that we are lawfully processing it
- Request correction of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected
- Request deletion of your personal information (often referred to as “the right to be forgotten”). This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below)
- Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground
- Request the restriction of processing of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example, if you want us to establish its accuracy or the reason for processing it, or if we no longer need your data for our legitimate interests but we need to hold some of it for the purpose of legal proceedings
- Request the transfer of your personal information to another party

If you would like to exercise any of the above rights, please email, call or write to us using our contact details below. In order to allow us to process your request you will need to:

- Let us have proof of your identity and address (a copy of your driving licence or passport and a recent utility or credit card bill). This is to allow us to verify your identity and prevent disclosure to unauthorised third parties
- Let us know the details of your request, for example by specifying the personal data you want to access, the information that is incorrect and the information with which it should be replaced

Please note that if you request erasure, object to our processing of your personal data or request the restriction of our processing of your personal data we may not be able to provide our services and we may need to deactivate your account with us.

You can always unsubscribe from our email communications by updating your contact preferences using the contact details on the front and back page.

## **12 Contact us or the ICO**

If you have any concerns or complaints about our privacy activities you can contact us by email, phone, fax or post using the contact details on the front and back page.

You can also contact the Information Commissioner’s Office on **0303 123 1113**. For more details about your rights under the Act, the rules we have to adhere to in collecting and storing your information, and how you can check your data records, please visit <https://www.gov.uk/data-protection/the-data-protection-act>

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