

# PRIVACY NOTICE

GDPR Compliant

## WHO WE ARE

Integrichcek is built on integrity and transparency. The services we provide are closely linked with important processes and decisions such as obtaining finance or signing credit contracts, so we take data protection and security very seriously.

This document provides the information that users of our service or individuals being searched on our service might want to know – what data we collect, who we share it with, and where it might be transferred to.

## TYPES OF DATA WE COLLECT

### COURT JUDGMENT DATA

We source court judgment data from the courts of Jersey, Guernsey and the Isle of Man. These data are all in the public domain, but are made searchable by our service. The data points we store include full name, address, date of the court judgment, monetary value of the judgment, and whether the judgment is marked as having been “satisfied” (paid).

### FINANCIAL DATA

We source data on credit agreements from select financial lenders in Jersey, Guernsey and the Isle of Man. This sharing of credit history is an industry standard practice. The data points we store include full name, address, date of birth, amount of credit extended, repayment terms, how up-to-date on payments the account was at monthly intervals, and the final state of the credit account (paid off, defaulted, etc.)

### SEARCH DATA

When a search is conducted on our site, it generates a search footprint. This is stored on our systems, and contains data points such as full name, date of birth, date of search, addresses searched, and the results of the search.

### USER DATA

For client employees using our site, we collect sufficient information to provide a personalised service to you. We store data such as your full name, your company, and (where relevant) the business unit you are part of.

### WEBSITE COOKIES

Website cookies are small files, stored on your web browser, which allow us to identify logged-in users and give them continuous access to the Integrichcek service. The cookies themselves contain no personal data: they contain a unique identification string, and in some cases information about your browser to deliver the right version of the site to you.

## DATA SHARING

### THIRD PARTIES

Data held on our site is provided to a selected list of other companies. These companies are:

#### **Our clients**

We provide the data held on our site to financial institutions, utility companies, and other businesses who can demonstrate a legitimate interest in knowing the financial standing of an individual before entering into business with them. The data is provided on a “single enquiry basis”: this means that in order to obtain the data, the client must search for a specific person. We do not provide lists of individuals who meet certain criteria, or profile individuals or groups of individuals.

#### **Our data processing partners**

We give secure access to our data to a UK-based company called Integritec (UK) Limited, which processes data, provides a helpdesk service, and performs technical maintenance on the system.

We have an agreement with the Courts of Guernsey to collect court judgment data from the courts by means of an independent contractor. This contractor only has access to the public domain data provided by the courts.

### INTERNATIONAL TRANSFER OF DATA

All our data are stored in secure locations in the United Kingdom. This means that the only international data transfers taking place are between Jersey, Guernsey, the Isle of Man and the United Kingdom, all of which subscribe to the GDPR and have GDPR-compliant data protection laws in place. In plain English, this means that your data is never sent abroad to locations where it might not be adequately protected.

## ACCESS TO YOUR INFORMATION

You are entitled by law to obtain a copy of your personal data from us, and in some cases to amend it. If you wish to do so, please email [dpo@integrichcek.co.uk](mailto:dpo@integrichcek.co.uk), giving your full name, date of birth, and any addresses you have lived at in the last ten years.

Before we will release the data, you will also need to provide proof of your full name, date of birth and current address – the easiest way to do this is send a scan or photo of a utility bill and your passport.

## CHANGES TO THIS NOTICE

This privacy notice is reviewed whenever we make a major change to our service, or when new legislation is enacted in one of the relevant jurisdictions (Jersey, Guernsey, Isle of Man and United Kingdom). It was last updated in May 2018.