

## PRIVACY POLICY

This Privacy Policy helps you understand what Personal data we collect, why we collect it, what we do with it and the choices you have, including how to access and update information. Our policy applies to you if you use our products or services in the shop, over the phone, or if you interact with us on social media.

Ask Mobile Phones was established in 1995 and is a company registered in England and Wales (Company registration number: 04391276) and is part of the ASK GB Ltd group. We pride ourselves on giving our customers simple and independent advice.

When you shop with us or use our services, you trust us with your data. We're a company that puts you, our customer, first, respecting you as an individual but also as a member of our community. We listen to our customers to understand your expectations and make sure these are reflected in our business decisions. We're committed to maintaining your trust and confidence. In this Privacy Policy, we've provided details on when and why we collect your personal information, how we use it, the very limited conditions under which we may disclose it to others and how we keep it secure.

We collect personal information about you when you visit our shop or if you communicate with us by phone, e-mail and social media.

### **The types of personal information we collect includes:**

- Personal details such as your name, address, date of birth, email address, phone number and other contact information Transaction information, such as the product you purchased, its price, your method of payment and your payment details.
- Information about you like your employment details, financial position and information taken from identification documents like your passport or driving license when we review your application for credit

- Your account information – such as dates of payments owed and received, the subscription services you use or any other information related to your account
- The phone numbers that you call/send messages to or the phone numbers that you receive calls/messages from.
- The date and time of the calls and messages you send or receive through our network, and your location at the time these communications take place.

### **The situations when you provide personal information could include when you:**

- Purchase products at our shop
- Communicate with us via email or social media.
- The law on data protection sets out a number of different reasons for which a company may collect and process your personal data. These are set out below.
- When we're required to enter into a contract with you
- We use your personal information to process your orders and payments or to give you a refund.
- We use email and text messages to communicate with you about our products and services.
- Communications
- To provide customer support and to respond to, and communicate with you about your requests
- To contact you if we need to obtain or provide additional information
- To check our records are right
- To send promotional material (e.g. renewals) to you in the post or inform you of our offers by telephone

- To send communications to you about your orders, purchases or accounts and bill you for using our products or services
- To let you post on our social media.
- Company Interest
- Where you fail to repay what you owe us or return our property, we may need to trace your whereabouts (sometimes using a tracing Agent) in order to recover payment or reclaim property. This might be carried out by a third Party debt recovery agent on our behalf
- To protect against, identify and prevent fraud and other criminal activity, claims and other liabilities
- For network and information security in order for us to take steps to protect your information against loss or damage, theft or unauthorised access.
- When we're required to comply with our Legal Obligation

**We'll use your personal information to comply with our legal obligations including:**

-To identify you when you contact us

-To verify the accuracy of data that we hold about you

-To assist HMRC and/or the Police and/or other regulatory bodies in relation to an investigation by a public authority.

We work with partners, suppliers, insurers and agencies so they can process your personal information on our behalf and only where they meet our standards on the processing of data and security. We only share information that helps them provide their services to us or to help them provide their services to you. Other organisations and individuals.

**We may transfer your personal information to other organisations in certain scenarios.  
For example:**

- When you apply for credit or purchase an insurance product we'll pass on your information to trusted third party partners responsible for these products.
- If required to by law, under any code of practice by which we are bound or we're asked to do so by a public or regulatory authority such as the Police or the Department for Work and Pensions
- Information may also be shared with fraud prevention agencies to prevent fraudulent claims
- If we need to do so in order to exercise or protect our legal rights, users, systems and services
- In response to requests from individuals (or their representatives) seeking to protect their legal rights or the rights of others.
- With emergency services (if you make an emergency call), including your approximate location
- In order to process your application, we'll supply your information to a network service provider who in turn use credit reference agencies (CRAs), they then provide us with a decision.

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

We sometimes use systems to make automated decisions based on your personal information or the information we are allowed to collect from others about you or your business. This helps us to make sure our decisions are quick, fair, efficient and correct, based on what we know. These automated decisions can affect the products, services or features we may offer you now or in the future, or the price that we charge you for them.

## Your rights

You have rights over automated decisions.

Under certain circumstances, you can ask that we do not make our decision based on the automated score alone

You can object to an automated decision, and ask that a person reviews it.

## How long we keep your personal information -

We will keep your personal information for as long as you're a customer. If you haven't made a purchase or engaged with us for 2 years or more, then we'll remove you from our lists. After you stop being a customer, we may keep your data for up to 2 years after the last time you interacted with us. This could include one of the ways specified in 'How we use your personal information' and for one of these reasons:

To respond to any questions or complaints

To show that we treated you fairly

To maintain records according to rules that applies to us

To establish, bring or defend legal claims.

We may keep your data for longer than 2 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it in order to help support product recalls or safety notices. If we do, we will make sure that your privacy is protected and only use it for those purposes.

You have the right to request what personal information we hold about you. This is sometimes called a 'Data Subject Access Request'. If we agree that we are obliged to provide personal information to you (, we'll provide it to you free of charge. Before providing personal information to you or another person on your behalf, we may ask for proof of identity and sufficient information about your interactions with us that we can locate your personal information. Except in rare cases, we'll respond to you within 30 days after we've received this information or, where no such information is required, after we've received your request.

You have the right to object to us processing your personal information if we're not entitled to use it any more, to have your information deleted if we are keeping it too long or have its processing restricted in certain circumstances

**You can ask us to restrict the use of your personal information if:**

- It isn't accurate.
- It has been used unlawfully but you don't want us to delete it.
- It's not relevant any more, but you want us to keep it for use in legal claims.
- You've already asked us to stop using your data but you're waiting for us to tell you if we're allowed to keep on using it.

**Please make sure you provide the following identification documents as part of your application:**

- One proof of identity - we can accept an unexpired copy of either your passport or your driver's license
- One proof of address - we can accept a copy of most recent (and less than 3 months old) credit or debit card statement or a utility bill showing the same name and address on your account or driving license where it hasn't be used as proof of identity (see above)

