

## DATA PROTECTION AND DATA SECURITY NOTICE

### **Data Protection**

As members of The Law Society of Ireland, Croskerrys, as a firm of Solicitors practising in the area of debt collection, provides a service of the highest quality in line with all of the strict legal and regulatory obligations required by its professional body and by law including Data Protection law and from 25<sup>th</sup> of May 2018, the EU General Data Protection Regulation (GDPR).

Its associate company, Croskerry Systems Limited, provides data processing services, software design and development, and web-based reporting and data transfer services to Croskerrys Solicitors subject to law (including from 25<sup>th</sup> of May 2018, GDPR).

Croskerrys and Croskerry Systems Limited are both Data Controllers and Data Processors. Data is provided by clients and Data Subjects. It is processed for our clients to whom the data belongs. We obtain and process information fairly; keep it only for one or more specified and lawful purposes; process it only in ways compatible with the purposes for which it was given initially; keep it safe and secure; keep it accurate and up to date; ensure that it is adequate, relevant and not excessive; and retain it no longer than is necessary for the specified purpose or purposes.

We are registered with the Data Protection Commission under Registration Number 14501/A and have a dedicated Data Protection Officer, Caroline McErlean who can be contacted by email at [caroline@croskerrys.com](mailto:caroline@croskerrys.com) or by letter at our business address. She has been trained and certified in that role by the Irish Academy of Computer Training (IACT). We are fully compliant with the requirements of Data Protection Law, including (from 25<sup>th</sup> of May 2018) the General Data Protection Regulation. We implement regular overviews of our paper and data management procedures.

All staff have been trained in relation to their obligations under Data Protection Law and GDPR and certified by IACT. There is a procedure in place for dealing with breaches or potential breaches of data protection. Staff have been trained to deal with any breach or potential breach of data protection and to ensure that it is reported at once to the Data Protection Officer who will notify the Data Controller within twenty-four hours. The Data Controller must report it to the

Data Protection Commission within seventy-two hours if it results in a high risk to a Data Subject.

Data Access Requests are routinely processed by us on clients' instructions in the manner prescribed by the legislation.

We are aware of the importance of confidentiality. All correspondence and contact with Data Subjects is conducted bearing this in mind. Where we are pursuing Data Subjects for multiple clients, we are fully compliant with the provisions of the Data Protection Legislation concerning the cross-referencing of files and the harvesting of data.

We have a formal complaints procedure for Data Subjects who have the right to complain to the Data Protection Commission – contact details are on their website at [www.dataprotection.ie](http://www.dataprotection.ie). Data Subjects have rights to claim compensation if their data has been misused.

Data provided to us by our clients and/or Data Subjects will be processed for debt collection/legitimate purposes only and retained for the minimum period required by Law Society protocol which is six years after closure of the file. Data given to us by Data Subjects will be shared with our clients and may be shared with our local solicitor agents, Barristers, and licensed tracing agents where necessary for the purpose of service or conduct of legal proceedings. If data (including sensitive personal data) is provided to us by a Data Subject we interpret this as consent to the use of that information for legitimate purpose. Examples of sensitive personal data are racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, physical and mental health, sex life or sexual orientation, genetic data and biometric data for identification.

Where clients provide us with personal data relating to third parties we expect they have complied with their obligations under GDPR. Where clients supply us with personal data relating to themselves we will comply fully with Data Protection Law and with GDPR in our treatment of that data.

Our letterhead shows a QR bar code allowing Data Subjects instant access via smart phone to the information and payments section on our website.

We provide information for Data Subjects on our website at the following address:-

<http://www.croskerrys.com/DebtorInformation.html>

## **Data Security**

We operate technical and organisational measures to ensure security of personal data. We have concluded Service Level Agreements with all of our third party agents which include confidentiality clauses and the requirement to comply with Data Protection Law. Their performance is monitored by exception reports produced for management. Any service suppliers who visit our premises have to sign confidentiality agreements.

All email traffic between Croskerrys and it's clients is encrypted via TLS where the recipient server will accept encrypted emails, or is enforced for specific clients through other requested encryption systems.

All data transmitted over our Extranet is encrypted using 2048bit SSL technology. No data is transmitted outside the European Union, unless for the purpose of legal proceedings.

All data is held securely on our own servers with local off-site backups to facilitate disaster recovery. Our bespoke debt recovery software is maintained in-house and not by third parties and is under constant development to ensure that it is tailored to our client's exact requirements. All of the third party software components used in our computer system have been selected for their high standard of quality.

Physical security is also of paramount importance. Entry to the parts of our premises housing system or hard copy information is restricted via access controlled doors. Access to locations processing information is restricted to authorised individuals.

We accept on-line payments from debtors via our website [www.croskerrys.com](http://www.croskerrys.com). We partner with Realex Payments for all of our debit card processing. Realex Payments are compliant with PCI DSS Level 1, the highest level of PCI compliance.

**Croskerrys - 8<sup>th</sup> May 2018**