

Raise Privacy Policy

At Raise we collect and use your personal information to help solve your problems, improve our services and tackle wider issues in society that affect people's lives.

We only ask for the information we need. We always let you decide what you're comfortable telling us, explain why we need it and treat it as confidential.

When we record and use your personal information we:

- only access it when we have a good reason
- only share what is necessary and relevant
- don't sell it to anyone

At times we might use or share your information without your permission. If we do, we'll always make sure there's a legal basis for it. This could include situations where we have to use or share your information:

- to comply with the law – for example, if a court orders us to share information. This is called 'legal obligation'
- to protect someone's life – for example, sharing information with a paramedic if a client was unwell at our office. This is called 'vital interests'
- to carry out our legitimate aims and goals as a charity – for example, to create statistics for our national research. This is called 'legitimate interests'
- for us to carry out a task where we're meeting the aims of a public body in the public interest – for example, delivering a government or local authority service. This is called 'public task'
- to defend our legal rights – for example, sharing information with our legal advisors if there was a complaint that we gave the wrong advice

We handle and store your personal information in line with the law – including the General Data Protection Regulation and the Data Protection Act 2018.

How Raise collects your data

When we collect data from you, we will get your permission by asking you to either

- sign a paper consent form
- tick a box online
- give agreement over the phone – if you call our office with our direct telephone number.

If you have been referred to us from another organisation or advice charity, using our online referral system, they will get your permission before sending us your information.

Before we ask for your permission, we'll always explain how we use your information.

What information Raise asks for

Raise asks you to provide the information relevant to the service you are getting from us. We will always ask you for permission to collect, store and use this data which we need to ensure we can keep in touch and fully understand your situation. For example, we may ask you for

- your name and contact details
- your family and dependents details
- your financial details, including income, expenditure, people you pay, people who pay you, services you buy, such as gas, electricity etc.
- Information like your gender, marital status, sexual orientation, ethnicity

For some projects, we may require more information to enable us to provide the right level of support and to provide the service free of charge to you. You will always be asked for permission and we will explain why we need your information.

How Raise uses your information Working on your behalf

When you give us authority to act on your behalf, for example to help you with a Universal Credit claim, we'll need to share information with that third party.

In acting on behalf of clients, we commonly share information with the following organisations (this list is not exhaustive).

We will get your permission before sharing any information with external organisations. For example:

- The DWP
- The Local Authority
- Her Majesty's Revenue and Customs
- Creditors (for debt clients)
- Her Majesty's Courts and Tribunal Service

How Raise stores your information

Whether you get advice face to face, over the phone or by email, our adviser will log all your information, correspondence, and notes about your problem into our secure case management system. This system is called AdvicePro.

Some of your information might also be kept within local secure email and IT systems.

We collect and use the details you give us so we can help you. We have a 'legitimate interest' to do this under data protection law. This means it lets us carry out our aims and goals as an organisation. We'll always explain how we use your information.

We use Microsoft Outlook services for email. Generally, Microsoft products as used by us will mean they are acting as a data processor under our instruction as a data controller. Raise has opted into the Model contract clauses and data processing amendment agreement with Microsoft

WhatsApp and Text Messaging

WhatsApp:

When using our WhatsApp contact number our policy is to minimize all data collected and we aim to transfer all personal information to our secure case management systems during the course of your case. Messages sent over the WhatsApp service are encrypted end to end. Facebook will also store your data in accordance with the Terms of Service of your WhatsApp account.

SMS Text Messaging:

We use SMS to send appointment reminders and important updates about your case. Our policy is to minimize all data collected and we aim to transfer all personal information to our secure case management system during the course of your case. Data associated with our text messaging platform is held securely within our own IT systems.

All client, employee and volunteer personal information stored locally in our office IT systems is encrypted to modern standards and stored securely.

All volunteers and staff who access your data have had data protection training to make sure your information is handled sensitively and securely.

How Raise shares your information

If you ask us to act on your behalf we might need to share some of your information with other organisations – we'll always tell you when we do this. For example if we contact your creditors about your debts, we might need to share your name, address and financial details with them.

If we refer you to another organisation for more advice, we might share information about your problem with them so they can help you more quickly.

Contact Raise about your information

If you have any questions about how your information is collected or used, you can contact our office

Telephone: 0151 459 1556 Monday – Friday 9am – 4pm

Email: admin@raiseadvice.org.uk

You can contact us to:

- find out what personal information we hold about you
- correct your information if it's wrong, out of date or incomplete
- request we delete your information
- ask us to limit what we do with your data – for example, ask us not to share it if you haven't asked us already
- ask us to give you a copy of the data we hold in a format you can use to transfer it to another service
- ask us to stop using your information

All calls may be recorded and transcribed for quality assurance, training, and compliance purposes.

Who's responsible for looking after your personal information

Raise is registered with the Information Commissioners Office as a Data Controller and Processor. This means that we abide by their regulations on how we store, process and use your data.

Raise operates a system called AdvicePro to keep your personal information safe. Raise is the joint data controller for your personal information which is stored in this system. We work together to ensure our use of your information complies with data protection law.

You can [find out more about your data rights on the Information Commissioner's website](#)

Using our website – our privacy policy

When you use our website, we collect your information in a number of ways.

We use data called 'cookies' to get information about how you're using our website – for example, what pages you click on and what device you're using. Find out more how we collect and use cookies when you browse our website.

If you 'Email us'

We'll collect your name and email address so that we can get back to you.

We'll get your permission to collect your information when we first talk with you.

If a partner organisation uses our online referral system function to make a referral on your behalf.

The partner organisation will get your permission to collect your information and indicate this by ticking a box within the system. We use your contact details to get in touch with you to progress the referral.

We only access your information for other reasons if we really need to – for example, to investigate complaints.

We don't share your personal information.

Storing your information

Your information is stored securely on our own internal systems. All volunteers and staff who access your data have had data protection training to make sure your information is handled sensitively and securely.

We keep your data for 6 years and it's then deleted.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

Send us a message at admin@raiseadvice.org.uk

If you're not happy with how we've handled your data, you can make a complaint.

Email us at admin@raiseadvice.org.uk

Using our Debt Advice Project – our privacy policy

Raise is part of the Greater Merseyside Money Advice Partnership (GMMAP) who together operate the Debt Advice Project funded by the Money Advice Service. The lead partner of GMMAP is Citizens Advice Knowsley.

When you contact us, we collect personal information about you so we can help you deal with your debts.

We get your information:

- by talking with you over the phone or face to face

- from records on our case management system – if you've got advice from us before

We'll get your permission by asking you to either:

- sign a paper consent form
- tick a box online
- give agreement over the phone – if you call our direct phone number.

Before we ask for your permission, we'll always explain how we use your information.

If you're using our Debt Advice Project and you've been referred to us from another organisation or advice charity, they'll send us your information using a referral form or our online referral system. They'll get your permission before sending us your information.

What information we ask for

We only record and use information that will help us resolve your debt issues.

- name and date of birth
- contact details
- debts, creditors and reference numbers
- income and expenditure
- state of health
- family circumstances

We'll also need to collect proof of identity and proof of income.

If you decide to make direct debit payments to your creditors we'll also ask for information about your bank account – including the bank name, account name, account number and sort code.

If you've decided to make repayments to your creditors we'll collect information about the repayments you make, including any missed payments and the reason for these.

How we use your information

The main reason we need your information is to work out which debt solutions or plans are best for you.

We'll also access your information regularly in order to review your case – we'll contact you when we do this to check if your circumstances or details have changed.

We'll only access your information for other reasons if we really need to – for example:

- for training and quality purposes

- to investigate complaints
- to help us improve our services

We might use your contact details to get in touch about your experience of our service or ask you to take part in surveys or research – we'll only do this if you give us permission.

We use some information to create statistics about who we're helping and what issues they face. This information is always anonymised – you can't be identified.

When we share your information

Sometimes we share your personal information with other organisations – we only do this to help you deal with your debts, or to monitor the quality of our services. We'll get your permission before doing this.

Organisations we share your data with must store and use it in line with data protection law – they can't pass it on or sell it without your permission.

Who we share your information with

We'll share your information with your creditors so we can make offers of repayment or requests for a moratorium.

If you've chosen an Individual Voluntary Arrangement (IVA) we'll send your information as a referral to your chosen provider – either Aperture, Payplan or Stepchange Voluntary Arrangements, so that they can process your application.

The Financial Conduct Authority (FCA) might ask us to share a randomised sample of client cases which are being dealt with by Raise local Debt Advice Service. This is to make sure the advice and service you get is lawful and meets the FCA rules and regulations.

We might choose to use your information for research purposes on the basis of 'legitimate interest'. This means it will help us carry out our aims and goals as an organisation – for example, to create case studies and statistics for our national research. If we use it in this way, your personal details will be anonymised.

Sharing information to solve your problem

If you ask us to act on your behalf we might need to share some of your information with other organisations – we'll always tell you when we do this. For example if we contact your creditors about your debts, we might need to share your name, address and financial details with them.

If we refer you to another organisation for more advice, we might share information about your problem with them so they can help you more quickly.

Monitoring our quality of service

With your permission, we'll share your contact details with our trusted research partner so they can contact you for feedback on your experience with us. We use different research partners depending on how you accessed our services.

For our Money and Pension Service funded Debt Advice Project, the partners are Recognising Excellence, Optimisa and PWC Research

We share that information with the Money and Pension Service , our funder, as part of our regular reporting.

This information includes:

- your name, contact details and postcode
- your demographic information – like your age, gender and ethnicity
- your employment and housing status
- your income and debts
- what kind of advice you got and the outcome
- if you were referred to another organisation

Storing your information

Your information is stored securely on our internal systems, AdvicePro and on the systems of the Greater Merseyside Money Advice Partnership (GMMAP).

All volunteers and staff who access your data have had data protection training to make sure your information is handled sensitively and securely.

Raise keeps your information for 6 years. If your case has been subject to a serious complaint, insurance claim or other dispute we keep the data for 16 years.

Our case management systems are hosted within the European Economic Area (EEA) and wherever possible, the UK.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

Send us a message at admin@raiseadvice.org.uk

If you're not happy with how we've handled your data, you can make a complaint to us at admin@raiseadvice.org.uk or telephone us on 0151 459 1556

Applying for a job or to be volunteer – our privacy policy

This page only applies to people who apply to work or volunteer for us:

When you apply, we collect your personal information through your application form, interview or references so we can process your application.

If you're offered a role, where applicable, we may ask you to fill out a Disclosure and Barring Service (DBS) form as part of mandatory background checks. A DBS form does ask for some personal information as part of the background check process. These forms are stored and processed securely and confidentially by Raise and DBS. You can read more about DBS checks and processes on the GOV.UK website.

Other than the DBS, we don't share your information with external organisations – it's only shared internally so that we can review your application.

What information we ask for

We only ask for information which is relevant to the role you're applying for.

We'll collect personal details such as name, address, telephone number and email address, previous job history and experience, qualifications, and any support needs you may have.

We'll also ask for diversity information like your gender, ethnicity and sexual orientation. You don't have to tell us this – if you do, it's always anonymised.

We might collect other information depending on whether you've applied for a staff or volunteer role.

You've applied for a staff role

If we offer you a position, we'll ask for:

- references for your previous and current work
- proof of your right to work in the UK, like a valid UK passport or visa
- your national insurance number and P45
- your bank details, so we can pay you

On rare occasions, where it's needed for the role, we might contact the DBS for a criminal record check. Once the DBS check is completed and you've received your certificate, we'd expect you to share this information with us as part of the the background check process.

This information would include your name, date of birth, place of birth, gender, position applied for and anything else disclosed on your DBS check.

You've applied for a volunteer role

If we offer you a volunteering position, we'll ask your referees about your previous and current work and experience.

We might contact the DBS for a criminal record check, if relevant. Once the DBS check is completed and you've received your certificate, we'd expect you to share this information with us as part of the background check process.

This information would include name, date of birth, place of birth, gender, position applied for and anything else disclosed on your DBS check.

How we use your information

We'll use the information you give us to decide whether or not you've got the right skills for the role.

We'll use the demographic information to make sure we're employing a diverse workforce and volunteer community.

Staff who access your information have had information protection training to make sure your information is handled sensitively and securely.

Storing your information

We keep your information securely on our internal systems.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

For staff roles or volunteer roles email us on admin@raiseadvice.org.uk

If you want to make a complaint

If you're not happy with how we've handled your data, you can make a complaint by emailing us at admin@raiseadvice.org.uk

When you make a complaint about our service – our privacy policy

If you make a complaint, we collect personal information from you so we can help deal with your complaint.

We collect your information from you via phone, email, online form or letter – depending on how you complain.

If someone contacts us on your behalf about a complaint we'll get your permission before we log any of your information.

What information we ask for

So we can help you with your complaint, we need to know:

- your name
- one way we can get in touch with you – email, phone or address
- details of the complaint

You don't have to tell us, but we'll also ask you about your:

- address
- phone number
- email
- problem – for example, whether you wanted help with debt or housing

If you tell us you've a disability or support need, we'll also make a note of that so we can help you access our services.

If your complaint is about advice you received, we might need to look at the information we've recorded about your problem.

How we use your information

We use the information you give us to deal with your complaint.

We'll only access your information for other reasons if we really need to – for example:

- for training and quality purposes
- to include anonymised complaint statistics in internal reports

All staff accessing data have done data protection training to make sure your information is handled sensitively and securely.

When we share your data

If you escalate your complaint to an external independent adjudicator, we'll share your complaint information with them.

If your complaint involves an insurance claim, we might share details of your complaint with our insurer.

Storing your information

We'll store your information securely on our internal systems – sensitive data will be password protected.

We keep your data for 6 years. If your complaint is serious or involves an insurance claim or other dispute we keep the data for 16 years.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

Send us a message at admin@raiseadvice.org.uk

If you're not happy with how we've handled your data, you can make a complaint. Email us at admin@raiseadvice.org.uk

If you've been contacted to help with research, campaigns or news – our privacy policy

If we've contacted you for help with research, campaigns or media work, we'll have collected information from you by either:

- talking with you over the phone, face to face or by email
- accessing your records on our case management system – if you've got advice from us before
- accessing a survey you completed – for example on our website

We might have asked a trusted research partner to contact you on our behalf. These companies should have their own privacy policy relating to how they collect, use and share your personal information. To find out which research companies we're currently working with, contact admin@raiseadvice.org.uk.

We'll always tell you how we'll use your information and ask your permission. For example, by signing a paper consent form, giving agreement over the phone or ticking a box online.

If we want to record an interview with you, we'll ask.

What information we ask for

We only ask for the information we need to tell your story or inform our research. Depending on how we want you to help us, this might include information about:

- your situation like family, work or financial circumstances – and how it affects you
- how you use Raise services – and what you thought about them
- your name and contact details – so we can keep in touch with you

- demographic information like your gender, ethnicity or sexual orientation

If you don't want to give us some personal details, you don't have to.

How we use and share your information

When we contact you we'll explain how we want to use your information – for example, we might want to:

- ask you to share your story with the media
- include your information in a report or blog as part of our research and design, campaigns, or media work
- use your information to improve our services

If we're sharing your story publicly, you can stay anonymous if you want to – we'll change some details of your story to make sure you can't be identified.

We might share your information with government or industry regulators as part of our campaigns and policy work.

Organisations we share your data with must store and use it in line with data protection law – they can't pass it on or sell it without your permission.

We only access your information for other reasons if we really need to – for example, to investigate complaints.

All staff accessing data have done data protection training to make sure your information is handled sensitively and securely.

Storing your information

Copies of your records and any new interview notes are kept securely on our internal systems.

We keep your data for up to 6 years. If your case has been subject to a serious complaint, insurance claim or other dispute we keep the data for 16 years.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

Send us a message at admin@raiseadvice.org.uk.

If you want to make a complaint

If you're not happy with how we've handled your data, you can make a complaint.

Email us at admin@raiseadvice.org.uk

Using our Employment and Money Management Support Projects – our privacy policy

New Horizons

Advice Skills Academy 2

Building Better Opportunities/ Better Off Finance

Enterprise Hub Skills

When signing up for the Projects, we collect personal information about you so we can support you with your learning and development needs.

We get your information through:

- The registration form and Form of Authority

What information we ask for

This includes your name, and contact details. We also collect evidence that you have a legal entitlement to live and work in the UK, and evidence of your identity (such as a passport or birth certificate). We also ask for demographic information like your gender, disability and sexual orientation. You don't have to tell us this information if you don't want to.

We also record details about your learning and development needs, and information about your educational achievements, such as what qualifications you have got.

How we use your information

We mainly use the information you give us to support your learning and development.

We only access your information for other reasons if we really need to – for example:

- for training and quality purposes
- to investigate complaints
- to get feedback from you about our services
- to help us improve our services

Understanding people's experiences

We use some information to create statistics about who we're helping and their experience of the learning opportunities that the Project has enabled. This information is always anonymised – you can't be identified.

We share these with our funders, partner organisations and publicly on our blogs, reports, social media and press releases.

When we share your data externally

We share some of your information with our partner organisation, The Women's Organisation and the relevant funder ESF (the funder), and/or Big Lottery (the funder)

Organisations we share your data with must store and use it in line with data protection law – they mustn't pass it on or sell it without your permission.

Where we store your information and for how long

Your information is stored securely on our internal systems.

Our data management systems are hosted within the European Economic Area (EEA) and wherever possible, the UK.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

Send us a message at admin@raiseadvice.org.uk.

If you want to make a complaint

If you're not happy with how we've handled your data, you can make a complaint. Contact us at admin@raiseadvice.org.uk

When you make a donation to our service – our privacy policy

When you donate to us we need to collect some of your personal information. We'll always collect, use and store your data responsibly, and make sure your data is protected.

What information we ask for

The personal information we collect depends on what we need to do with it.

We'll need to collect certain information to process your donation. We might also need to collect other information if you ask us to do something else – for example, if you also want us to add you to one of our mailing lists to keep you updated about our future fundraising activities or our work.

We might need to collect, store and use the following kinds of personal information:

- data to identify you, such as your name, username or your date of birth – for example, if you make a donation or sign up for an event
- your contact details, such as email address, postal address and phone number – for example, if you sign up to receive communications from us
- financial data, such as your bank or card details – when you make a donation (we don't store card information)
- images, photographs or video – for example, if you give us permission to record and share your individual experience for promotional reasons
- marketing data, such as your preferences for how we communicate with you
- your reason for donating and specific interests relating to the work of Raise – this means we can make sure our communications with you are relevant
- records of your history with us, including transaction data, details of your donation, correspondence and events you've attended

How we use your information

We'll only use your data for the reason it was collected. For example, for:

- processing information internally
- processing a payment
- deciding how we continue to communicate with you and what we send
- reviewing our services and how we operate

The lawful grounds we use to process your personal data are:

- contractual – if we enter into a contract with you, we'll process information to administer that contract
- legal obligations – we'll sometimes pass on personal information to comply with our legal obligations. For example, providing tax and gift aid information to HMRC in the UK
- legitimate interest – our legitimate interests enable us to meet our charitable objectives. This includes governance and operational management, publicity and income generation, administration and financial management and control
- consent – we rely on consent as a legal basis to process your information when we send you marketing communications about fundraising, campaigning or events. You have the right to withdraw your consent at any time by emailing admin@raiseadvice.org.uk or clicking the unsubscribe link in any emails we send you

When we share your information

We might share your information without your consent if we're required to by law, for example:

- to assist police enquiries
- in response to court orders
- to prevent fraud
- to protect your safety or the safety of others

We might also need to share your personal information with suppliers who provide products or services that help us do our work – for example, organisations that help us manage donations.

We make sure the suppliers we work with follow data protection law. We'll manage the relationship with them and their obligations through a legally binding data processing agreement.

They'll only use your information to do the work we've asked them to and only if that information is relevant to the work they're doing. They can't give, sell or rent your personal information to anyone else for any reason.

Storing your information

We'll store your information for 6 years. If you tell us you don't want us to contact you, we'll still need to store your information for financial reasons.

We'll do all we can to maintain the security, integrity and confidentiality of your data. We'll make sure your information is handled sensitively and securely.

Contact us about your data

You can contact us at any time and ask us:

- what information we've stored about you
- to change or update your details
- to delete your details from our records

Send us a message at admin@raiseadvice.org.uk

If you want to make a complaint

If you're not happy with how we've handled your data, you can make a complaint.

Contact us at admin@raiseadvice.org.uk

If you want to make a complaint

If you're not happy with how we've handled your data, you can make a complaint: email us at admin@raiseadvice.org.uk. This privacy policy only covers this website **raiseadvice.org.uk** and its subdomains; other websites linked from this

website are not covered by this policy. Once you have accessed another website via one of our links you will be subject to the security and privacy policy of that site.
