

Privacy Notice – Business Customer Account Creation

Isle of Man Post Office - Controller

Isle of Man Post Office (IOMPO) is a controller for all personal data processed by the IOMPO, staff or other appointed Officers for the purposes of the General Data Protection Regulation (Isle of Man) Order 2018. The contact details for the IOMPO are Isle of Man Post Office, Postal Headquarters, Spring Valley Industrial Estate, Douglas, Isle of Man IM2 1AA.

In addition to the information set out in the IOMPO Privacy Notice, we may also collect the following information about you:

- Name of Individual/Company (personal data only if a sole trader)
- Contact name(s)
- Registered Address (including address for account if different)
- E-mail Address
- Phone Number
- VAT Registration No
- Company registration number
- Name and address of payment company if different
- Bank Details (address, sort code & account number)
- Credit/Debit card details (not all applicants will be required to provide)
- Position held in company
- Identification and address verification
- Bank and trade references
- Signature

How we will use the information we collect about you

IOMPO will use your information to:

- Process your credit application.
- Obtain a bank reference
- Obtain two trade references.
- Carry out a credit check, which is required for all UK or overseas applicants, for IOM applications if requested by the approving officer.
- Obtain Know Your Customer reports on principals for all overseas applications, IOM & UK will be at the discretion of the approving officer.
- Help prevent and detect crime.

IOMPO has a contractual obligation to check and verify the data you provide to us including the use of internet searches to verify the information we have been provided with.

IOMPO hold personal information about individuals and companies to determine if they are eligible for a credit account with IOMPO.

This may include checks of publicly available information but in some cases, where it is necessary and relevant to your application, the information you provide may be disclosed or shared with other organisations. This will only be done where there is a legal obligation and contractual obligation and the requirement of consent for us to do so. We will do this to allow us to:

- To process new credit application.
- To create a customer credit account.
- Obtain Know Your Customer information to create an account and protect the business.
- Verify the information and documentation you have provided is correct

- Help prevent and detect crime including fraud, money laundering, identity theft or other criminal offences

How we will share the information we collect about you

Third parties we may share your data with include, for example:

- Police or law enforcement agencies where there is a legal requirement to do so
- Courts on production of a valid court order
- Fraud prevention agency - Experian, Prove ID service
- Bank where you hold accounts to obtain reference
- Two trade referees nominated by yourself

Protecting your information

Isle of Man Post Office will:

- keep your information safe and secure in compliance with its information security policy
- only use and disclose your information as detailed above, where necessary
- only permit authorised staff to view your data
- retain the information for no longer than is necessary and your information will be permanently deleted once the timeframes set out below have been reached.

Transfer of Information outside the EEA

Experian is based in the UK, which is where their main databases are. Experian also operate elsewhere in and outside the European Economic Area, so may access your personal information from and transfer it to these locations as well. However, any personal information Experian access from or transfer to these locations is protected by European data protection standards. Experian make sure they keep your personal information safe, they apply strict safeguards when transferring it overseas. Further information can be found within the Experian Privacy Notice at www.experian.co.uk/legal/privacy-statement

Where IOMPO transfer your personal data outside the EEA, we will ensure that it is protected in a manner that is consistent with how your personal data will be protected by us in the EEA. This can be done in a number of ways, for instance:

- the country that we send the data to might be approved by the European Commission or a relevant data protection authority.
- the recipient might have signed up to a contract based on “model contractual clauses” approved by the European Commission, obliging them to protect your personal data.

In other circumstances the law may permit us to otherwise transfer your personal data outside the EEA. In all cases, however, we will ensure that any transfer of your personal data is compliant with data protection law.

More information

You can find out more information including:

- Looking at the Isle of Man Post Office Privacy Notices at www.iompost.com/privacy-notices/
- Asking to see your information or making a complaint if you feel that your information is not being handled correctly
- Making a subject access request which is a request for all of the personal data we hold about you. Details can be found at www.iompost.com/privacy-notices/ or by contacting the Isle of Man Post Office Data Protection Officer

Your rights

You have a right to access your personal data to ensure that it is accurate, and to request that it is rectified, blocked, erased or destroyed if it is inaccurate.

To make any request relating to your data held by IOMPO please contact the Data Protection Officer;

By post: Isle of Man Post Office, Postal Headquarters, Spring Valley Industrial Estate, Douglas, Isle of Man IM2 1AA

By email: dpo@iompost.com

By telephone: 01624 698485

If you are not satisfied with the response you receive, you may also complain to the Information Commissioner, whose details can be found on www.inforights.im, or the relevant supervisory authority. You may have a right to other remedies.

Isle of Man Post Office - Retention Periods

Categories of personal data / document type	Retention Periods
Name of Individual/Company (personal data only if a sole trader) Contact name(s) Registered Address (including address for account if different) E-mail Address Phone Number VAT Registration No Company registration number Name and address of payment company if different Bank Details (address, sort code & account number) Credit/Debit card details (not all applicants will be required to provide) Position held in company Identification and address verification Bank and trade references Signature	Application Information including Know Your Customer documents scanned onto IOMPO network, original destroyed and digital record retained for life of contract and then for 7 years.

Will this privacy notice change?

This privacy notice may change. We will not reduce your rights under this privacy notice without your consent. If any significant change is made to this privacy notice, we will provide a prominent notice on this website so that you can review the updated privacy notice.

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