Isle of Man Post Office
Oik Postagh Ellan Vannin

# 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 where applicable:

- Name of Individual(s)
- Contact name(s)
- Postal address
- E-mail Address
- Phone Number
- Bank Details (address, sort code & account number)
- Credit/Debit card details (not all applicants will be required to provide)
- Identification and address verification
- Company Name
- Company registration number
- Company registered Address (including address for account if different)
- VAT Registration No
- Position held in company
- Name and address of payment company if different
- 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 where applicable
- Obtain two trade references where applicable
- 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**
Right of access to personal information
Isle of Man Post Office will provide any individual with access to their personal data upon request, unless, and to the extent necessary, that the right of access is restricted. Further details can be found on the IOMPO Privacy Notices webpage or by contacting the IOMPO Data Protection Officer.

Other rights
If we do hold information about you, you can ask us to correct any mistakes. You also have the right, subject to any statutory limitations, to object to processing, to erasure or restriction of processing, and to data portability. No automated decisions, or profiling, are undertaken by the Isle of Man Post Office.

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

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|---|---|
| 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(s)<br>• Contact name(s)<br>• Postal address<br>• E-mail Address<br>• Phone Number<br>• Bank Details (address, sort code & account number)<br>• Credit/Debit card details (not all applicants will be required to provide)<br>• Identification and address verification<br>• Company Name<br>• Company registration number<br>• Company registered Address (including address for account if different)<br>• VAT Registration No<br>• Position held in company<br>• Name and address of payment company if different<br>• Bank and trade references<br>• 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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