Privacy Policy

Introduction

The Fairs Fair website (https://fairsfair.co.uk/) is operated by Fairs Fair Tax Ltd ("we", "us", "our"). This Privacy Policy explains how we use any personal information provided by you when using the Fairs Fair website and/or our service(s). It also summarises the measures in place to ensure your personal data is protected. This policy is effective from 11/11/2026. It may, however, be updated by us from time to time by updating this page. Although we will always aim to inform customers of changes, you should also periodically check this page for updates.

We are committed to safeguarding your personal information and assure you that your information will only be used in a way that you expect, and in compliance with data protection and direct marketing law.

Information We Collect

Any information provided by you to us, or by a third party with your consent, is referenced in this Policy as "Customer Data" and is controlled and managed by Fairs Fair Tax Ltd When using our service(s) and/or website we may collect information in order to provide our service(s) more effectively including but not limited to:

- Name
- Address
- Contact Information
- Date of Birth
- National Insurance Number
- Employment Information
- IP Address
- Device/Browser Information
- Financial Information
- Signature (Digital or wet ink)
- Banking Provider, bank account information, advisor details
- Payment Details
- Other information including information about your health or your personal finances

The above list is not definitive, and other information may be required in order to provide our service(s).

Any information requested will only be what is necessary in order to carry out our service(s) or answer a specific enquiry. We may keep a record of any correspondence sent and received by us, both electronic and postal, and also copies of any call recordings if you have contacted us via phone.

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Information collected may also be used to provide future services to you.

We may also use software tools to gain insight into how our website and/or service(s) are used. This may include collecting session information, page interaction information, response times and length of page visits. Where we need your consent to gain this insight, we will seek it by way of a "cookie banner". However, certain types of website analytics are permitted without your consent. Further details can be found in our cookie notice.

Other Information

Other information may be required in order to carry out our services such as:

- Claim Information relating to the nature of your tax claim.
- Employment Information. This may include information on whether you are self-employed, and your income information from the tax year(s) you are claiming for.
- Billing and other information. Customer payment information for processing the collection of a fee along with a billing address retained securely only until the appropriate payment of the fee has been made
- Third party data. This may include information from our selected data suppliers, our regulators, partners, identity verification and data validation providers (such as Valid8), HM Revenue & Customs (HMRC) the Department for Work and Pensions (DWP) or other third parties that we are required to use in order to provide our service(s) to you.
- Information required to provide alternative or future services to you.

How Your Information Is Used

Your information may be used to provide and/or improve our service(s). Any information we hold about you will be used only for the purpose for which it was provided.

If you intend to, or do, engage us to help with your tax claim, our lawful basis for the processing of your personal data will generally be that it is necessary for the purposes for the performance of a contract to which you are party, or in order to take steps at your request prior to entering into a contract. In some circumstances, you may contact us for other reasons. In the main, in those circumstances, our lawful basis for processing will be that it is necessary for the purposes of our legitimate interests – and those interests are not outweighed by your interests, rights or freedoms.

We may also use your tax claim data to identify other services we believe may be in your interest (further details of this will be contained in contractual documentation).

The information collected about you is used for the purpose for which it was provided. Data may also be used to make decisions about what other services and offers are available to you under the Terms of Engagement, or which you may be interested in. You can update your communication preferences by emailing info@fairsfair.co.uk. We may also use your information to provide and improve our products and services.

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In accordance with our Terms of Engagement we (or our authorised nominee or any person who is appropriately regulated to provide claims management services and / or tax agency services and by whom your data is held) may search your credit file on your behalf using your personal data in order to retrieve required information (e.g. account numbers and start dates) on all current and historical accounts and claims you may have. We will disclose personal data to our partner Valid8 IP Ltd for the provision of a soft credit search to locate your finance agreements and identity information which may include Equifax Ltd, Experian Ltd, TransUnion, Checkboard Limited with no impact on your credit score. You can access Valid8 IP's privacy policy here. If you'd like to understand how the credit reference agencies use and share personal data (including the legitimate interests they pursue) please read the Credit Reference Agency Information Notice (CRAIN)
http://www.transunion.co.uk/crain
https://www.equifax.co.uk/crain/
https://www.experian.co.uk/legal/crain/.

You can view their privacy policies here:

1. **Valid8**
2. **Experian**
3. **Equifax**
4. **Checkboard Limited**
5. **Transunion**

Information collected when you use this website includes, but is not limited to:

- Data analysis to improve our services.
- Communications sent to you in relation to your queries, administrative updates on your claim, service notifications, offers, billing and other services that may be in your interest.
- Important communications and notices in relation to security or fraud advice. Please note, these communications are required under current legislation and cannot be opted out of.
- Your information may be passed to third parties for the progression or completion of our services.
- Sending communications about new product features or other news about Fairs Fair Tax Ltd. You can opt out of these at any time by emailing info@fairsfair.co.uk to have your preferences updated.
- Communications sent to you about products and services from third parties that we deem to be of interest to you.

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Your Rights

As a client of Fairs Fair Tax Ltd, you have the right to opt in and opt out of our communications. To update your opt-in information, you can do so by emailing info@fairsfair.co.uk. You also have a right to:

- Know how your data is processed and what data is held.
- Access your data.
- Correct any inaccurate information we hold.
- Request erasure of your data.
- Object to or restrict processing of your data.
- To rights relating to automated decision making

If you have any concerns about how your information is processed or wish to raise a complaint about our data practices, please contact our Customer Services in the first instance. Customer Services will handle any complaint in accordance with our obligations under section 164A of the Data Protection Act 2018. If Customer Services are unable to resolve your query, you have the right to raise the matter with the Information Commission (ICO). Further information on the ICO can be found at their website https://ico.org.uk/

Fairs Fair Tax Ltd is the data controller for the purposes of UK GDPR. Our registered office is 2-4 Mosley Street, Newcastle Upon Tyne, United Kingdom, NE1 1DG. It is registered with the Information Commission (ICO) under registration number ZB883265.

Our Service(s) and Retention of Your Data

The data collected to provide our service(s) will be retained for no longer than necessary. Any data will be held securely in electronic archives and ordinarily for no longer than 6 years after the conclusion of our service(s). In certain circumstances, for instance where we have a separate legal obligation or legal right to retain for a longer period we may do so.

If you communicate with us, we may share the subject matter of your communication(s) with any third parties if we are required to do so to fulfil our service(s) to you.

We will take steps to ensure where possible that access to your data is restricted so that you will not be identifiable. This may not be applicable if access to your data is required by law or is subject to a Subject Access Request (SAR).

Security

Fairs Fair Tax Ltd recognises the personal nature of the information we collect, process and store. As we are committed to ensuring that your information is secure, we have put in place suitable physical, electronic and managerial procedures to prevent loss, unauthorised access, misuse or disclosure and to make sure that your online information

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is safe and secure. If password access is required for certain parts of our website/application, you are responsible for keeping this password confidential.

Disclosure of Information

Your personal data may be shared or disclosed with other parties if:

- We are required to comply with any legal obligation.
- We are required to exchange information in relation to fraud protection and/or credit risk reduction.
- We merge with/acquire another business.
- Our assets are acquired by a third party.
- If necessary for the progression of your claim(s).
- If we assign or otherwise transfer your claim or refund demand to a third party or our contractual relationship with you under our Terms of Engagement is assigned to another business, if we merge with or acquire a business, if the business is restructured, or if our assets are acquired by a third party, any personal data held by Fairs Fair Tax Ltd about its clients may be transferred, in which case you will be contacted by us to notify you of the transfer.
- If we are under a duty to disclose or share your personal data to comply with any legal obligation, or to enforce or apply our Terms of Engagement and other agreements; or to protect the rights, property, or safety of our company, other customers and others. This includes exchanging information with organisations for the purposes of fraud protection and credit risk reduction.

Where practicable in such circumstances as described above, we minimise your personal data so not to be identifiable as the data subject.

You may not transfer any of your rights under this privacy policy to any other person. We may transfer our rights under this privacy policy where we reasonably believe your rights will not be affected.

International Transfers

Some of our service providers, including Amazon Web Services (AWS), Vercel, Mouseflow and OVHcloud, may store or process your personal data outside the UK. Where this happens, we make sure your data is protected by appropriate safeguards. These include only transferring data to countries the UK government has approved as providing adequate protection or using approved contract terms such as the International Data Transfer Agreement or the UK Addendum to the EU Standard Contractual Clauses. Please contact us at info@fairsfair.co.uk if you would like more information about these safeguards.

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