

Debt Management Plan

Terms Of Business



Debt Management Agreement

www.moneysavesolutions.com

Effective from March 2018



This booklet should be read in conjunction with Your current Debt Management Agreement. The information in this booklet may help You understand the service that We will continue to provide to You whilst on Your Debt Management Plan.

MoneySave Solutions and EuroDebt Financial Services are trading styles of Pentagon (UK) Limited and We are authorised and regulated by the Financial Conduct Authority with permissions to provide commercial debt adjustment and commercial debt counselling services.

We have offered Debt Adjustment and Full & Final negotiation services since 1996 and have been operating Debt Management Plans (DMPs) since 2000, currently assisting thousands of people in financial difficulty.

In accordance with the Financial Conduct Authorities Handbook and Consumer Credit Sourcebook (CONC), We are committed to treating Our customers fairly and being transparent in terms of any fees that We charge to You. This booklet clearly sets out Our Terms of Business that operate in conjunction with the Debt Management Agreement that You have signed.

We are a member of the Debt Managers Standards Association (DEMSA). We are committed to ensuring that any business referring clients to Us has done so compliantly and with Your consent.

This booklet contains the following information:

- › Our Client Charter
- › Our Complaint Procedure
- › Glossary of terms to help You understand Your Debt Management Agreement (DMA) with Us
- › Privacy Policy and Data Protection Statement

As part of Our on-going commitment to serving You, We promise:

- to act in Your best interests, offer all-round debt advice based upon Your circumstances at any point in time and to be transparent and fair in all of Our dealings with You. We will discuss the full range of options available to You, including the benefits and risks of each option that You qualify for and take account of any future changes in circumstances
- to comply with all applicable law
- to only use Your information as set out in Our Privacy Policy and Data Protection Statement. Your consent will be sought for use of Your information for any other purposes and this will be held on Your record
- to comply with the Financial Conduct Authority (FCA) Handbook, Consumer Credit Sourcebook and DEMSA Code of Conduct as amended from time-to-time
- to ensure that Our relevant employees and agents are fully trained to provide the service You deserve and that they are aware of and comply with Our Client Charter and the regulatory regime in which We operate
- to ensure that Our relevant employees are fully trained to deal with vulnerable clients
- to keep You informed of the outcome of negotiations with Your Creditors and of any significant developments thereafter where a plan has been agreed
- to tell You the balance owed (or if an accurate figure is not known the best estimate), the period of payment needed to clear Your debts, the fees payable to Us and to provide You, on request, with a statement of payments made to Creditors on Your behalf
- to keep the money You pay to Us in respect of Your Debt Management Plan in a separate Client Account and to pay it to Your Creditors within five working days of clearance or in sufficient time to ensure that payment is made by the agreed Single Payment Plan date or a date agreed following legal action. Your Single Payment Plan is based upon a monthly distribution to Your Creditors.
- to review Your plan at least annually or whenever there is a material change in Your financial position or one of Your Creditors requests a review. If after the review of Your circumstances it becomes apparent that an alternative debt solution (e.g. an Individual Voluntary Arrangement or Bankruptcy) may be in Your best interests then any fees associated with switching debt solution will be fully explained in accordance with the FCA Handbook
- in the event that You withdraw from the plan, to refund to You any money intended for Your Creditors which has not already been disbursed by Us and inform Your Creditors within seven days that We are no longer acting for You
- to return copy documentation to You at the end of Your plan should You so require
- to deal with any complaint in accordance with Our written complaints procedure, a copy of which is contained in this Terms of Business document or is available online at www.moneysavesolutions.com
- to co-operate with local consumer Advisers or anyone appointed by You to act on Your behalf with Your written authority
- to disclose, on request, Our authorised business introducers or service partners (e.g. Insolvency Practitioners), including any referral fees payable to or from them. We will always seek Your informed consent when You or Your personal data is transferred to or from a third party or one of Our associated companies

We are committed to providing debt solutions of the highest quality and we take any complaint about our service very seriously. If you feel that we haven't lived up to your expectations in any way, we would like to know so that we can promptly address your concerns. We are committed to reaching an equitable solution and timely redress to any material complaint. MoneySave Solutions has a written Complaints Procedure. To voice your concerns, please follow our 2 step procedure.

Step 1 – Let Your usual point of contact know

Inform us of your concern and how you think it could be resolved by:

1. Calling your Case Manager on 0845 36 26 131 Monday to Friday 8:30am to 9pm; **OR**
2. Email: complaints@moneysavesolutions.com; **OR**
3. Writing to: **Client Services Manager**
MoneySave Solutions, 7 Franklin Court, Stannard Way, Priory Business Park, Bedford MK44 3JZ

We will do all we can to resolve your complaint within 3 business days. If we are unable to do this, we will write to you to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when you can expect a full response. Any complaint verbal or written will be referred to our complaints officer at the earliest opportunity or to a member of the senior management if the complaints officer is unavailable. We will:

- Promptly acknowledge the complaint in writing (i.e. by letter or email)
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our **final response** as soon as possible and not later than **eight weeks**. The timescale can be dependent on the complexity of the case.

Who you are complaining about

Clients sometimes express dissatisfaction to their debt adviser about the product provider (e.g. a debt management plan administered by MoneySave). We will need to establish whether or not your complaint relates to the advice (i.e. debt counselling) of a separately regulated firm (e.g. a directly authorised adviser) or the performance of MoneySave.

Example: A review of your Debt Management Plan (DMP) was undertaken by a directly authorised adviser holding their own regulatory permissions (i.e. to undertake debt counselling services) on behalf of MoneySave. You are dis-satisfied with the advice provided by the adviser. The complaint would relate to the activities of the directly authorised firm and not MoneySave Solutions.

If this is unclear then it must not delay investigation and we will proceed with our own investigation. The complaints officer will review this matter and take the complaint to the adviser if appropriate in consultation with you.

Our investigation approach

We will establish the nature and basis of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Eligible complainants

It is our policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant;
- Relating to regulated activity;
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

Complaints settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a '**Summary Resolution Communication**', being a written communication from us which:

1. refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;
2. We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;
3. Indicates whether or not the we consent to waive the relevant time limits
4. Provide the website address of the Financial Ombudsman Service; and
5. Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a Summary Resolution Communication, we may also use other methods to communicate the information where:

1. We consider that doing so may better meet your needs; or
2. We have already been using another method to communicate about the complaint (e.g. email).

Final response

This will set out clearly our decision and the reasons for it. If any compensation is offered then a clear basis of the calculation will be shown. We consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Step 2 – Financial Ombudsman Service

If we haven't issued our final response within eight weeks from the date you first raised your complaint, or if you remain dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.

The Ombudsman will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help. You have to register a complaint with the Ombudsman within six months of receipt of our final response.

You can write to the Financial Ombudsman Service at: Exchange Tower, London E14 9SR.

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123
(cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

We all know that legal agreements are not always the easiest documents to understand, so this glossary is designed to help You understand what You and We are agreeing to.

Annual Review

The review which We shall undertake each year to establish whether Your circumstances have changed in any material way as a result of which it may be necessary or desirable to renegotiate the terms of Your DMP with Your Creditors or consider alternate debt solutions.

In addition, We may also conduct a review in the following circumstances:

- **Change of circumstances** If there is a meaningful change in Your circumstances, You must inform Us promptly and We will arrange a review of Your plan.
- **Creditor Requests** Should one or more of Your Creditors request a review of Your financial circumstances it is agreed that You will fully co-operate with Us to provide any information or documentation that is deemed necessary to perform that review.

When reviewing a DMP, We must carry out a reasonable and reliable assessment of not just Your financial position but also Your personal circumstances and any other relevant factors. We will provide the outcome of Our advice or recommendation in the form of an advice letter, which will also include Your choice in terms of the debt solution You elect to progress with following the review. We will discuss the advantages and disadvantages of each debt solution that You are eligible for and why We believe these are suitable or unsuitable to Your circumstances with reference to impartial sources of information (e.g. GOV.UK website and The Insolvency Service leaflets).

Any advice given and actions taken by Us will be appropriate to Your circumstances and take account of Your personal objectives.

Failure to fully participate in a review may result in Your plan being terminated after a number of attempts to engage with You. It is a condition of Your Debt Management Agreement and the Financial Conduct Authority rules that We operate to that You undertake a review at least annually and whenever there is a meaningful change in Your circumstances.

Cleared Funds

Means:

- any cash which We have received from You
- any monies which We have received into Our Client Account from You by transfer from AllPay it will take ten (10) working days for Us to receive these monies as cleared funds
- any monies which We have received into Our Client Account from You by electronic transfer (such as by standing order, direct debit or bank giro credit transfer) and which have not been returned unpaid within four (4) working days
- any cheques, postal orders or banker's draft which We have received from You which have not been returned unpaid within five (5) working days.

Client Account

The account where monies held on behalf of You are kept and which cannot be used for Our own business purposes. This account is non-interest bearing.

Client Authority Form

The letter of authority which You sign to give Us authority to contact Your Creditors and to act on Your behalf. This may need to be periodically renewed at the request of Your Creditors.

Common Financial Statement or Standard Financial Statement

This represents Your final signed Statement-of-Affairs that is submitted to Your Creditors. The Common Financial Statement is a budgeting tool that can be used by licensed advice agencies to make debt repayment offers to Creditors on Your behalf. It provides an accurate overview of Your income, expenditure, assets and liabilities in an industry standard format. It will be replaced by the Standard Financial Statement from March 2017 for different debt solutions.

Cooling off period

The period of fourteen (14) calendar days between Your signing of Your Debt Management Agreement (DMA) and Us starting to act for You. During this period You have the right to cancel this agreement and receive a refund of all monies You have paid Us to date.

Creditors

The organisations to whom You owe money that are not Priority Creditors. This means all of the people or businesses You have told Us You owe money to and who are included in Your Statement-of-Affairs and Single Payment Plan (SPP).

Debt Management Agreement or DMA

The Agreement which forms the contract between You and Us for the provision of the services to You.

Debt Management Plan or DMP

The arrangement which We negotiate with Your Creditors to achieve repayment of Your debts.

Debt Management Service

The Services which We provide to You in negotiating with Your Creditors and managing Your payments to them.

Fees

Our fees in respect of Monthly Management Fees and Final Settlement Fees.

Final Settlement Fees

The fee at the current rate in force or as specified in Your Debt Management Agreement (DMA) payable to Us for the successful provision of Final Settlement Services on one of more of Your debts that You have authorised Us to act upon. The fees applicable will be confirmed in writing prior to Us requesting funds be paid into the full and final settlement Client Account by You.

Final Settlement Services

The Service by which We negotiate with Your Creditors to achieve a full and final settlement of one or more of Your debts. You will be separately invoiced for any Final Settlement Fees. When You request and authorise Us to enter into Full and Final Settlement negotiations with one or more of Your creditors part of or all of any monies deposited into the full and final settlement Client Account may not be disbursed to Your creditors within five (5) working days of the funds being cleared as the length of the negotiations could extend beyond five (5) working days. We will keep You informed of the outcome of each negotiation.

Legal Support Services

The priority processing of legal collection paperwork by Us that may cause Client detriment if not processed in a time critical manner. If We are unable to assist You then We will make best endeavours to notify You at the earliest opportunity from receipt of Your documentation.

Monthly Payment

The total amount which is paid every month by You to Us throughout Your Debt Management Plan (DMP) with Us through Your Single Payment Plan (SPP). This is made up of the Monthly Repayment to Your Creditors and Our Monthly Management Fee. Where You request to pay Us more frequently than monthly (e.g. weekly) a multi-payment arrangement will be recorded to enable You to make more frequent payments than the single Monthly Payment. Once the final payment making up the Monthly Payment has cleared then We will distribute to Your creditors within five (5) working days of clearance of this payment. As a result, some of the multi-payment instalments may not be distributed within five (5) working days.

Monthly Management Fee

The Monthly Management Fee at the current rate in force for the ongoing administration of Your Debt Management Agreement with Us. Any changes in the Monthly Management Fee will be notified to You in the Monthly Statement preceding the change or by separate communication in durable medium at least 30 days prior to collection. Any variation of fees will require You to consent to a new financial statement. Where this involves a change in the payments to Your creditors these will be confirmed in an updated payment distribution statement.

We will deduct Our Monthly Management Fee from each Monthly Payment whilst the Debt Management Plan is operational. This is deducted once We have distributed the Monthly Repayment to Your Creditors. If you pay less than Your agreed Monthly Payment then We will reduce the Monthly Repayment that We make to Your Creditors. Unless You have previously notified Us of a reason for the reduced payment, this would normally trigger a review of Your plan. At least 50% of the payment You do make will be used to pay Your Creditors. If there is not enough money to pay Our Monthly Management Fee in full for that payment period, We will deduct a lower Monthly Management Fee and this will be reflected in Your monthly statement. It is probable that Your Creditors will require an explanation for a reduced payment.

Unless otherwise notified of a reduced Monthly Management Fee, the minimum Monthly Management Fee is £39.50. If Your Monthly Payment is less than £79.00 then Your Creditors will receive at least 50% of Your Monthly Payment. If Your Monthly Payment exceeds £200 then the Monthly Management Fee will be calculated as 19.75% of the Monthly Payment. There is a maximum Monthly Management Fee of £95.

You must have continuously met the contractual obligations of Your Debt Management Agreement for any fee caps to remain applicable. Some fee caps were based upon the number of full Monthly Payments into the plan at a payment level equivalent to the original financial statement. Material changes in circumstance will be taken into account when determining whether fee caps remain applicable. Any fee cap applicable will have been communicated when You entered Your Debt Management Plan. This represented Your first full Monthly Payment (i.e. Single Payment Plan payment). Common examples where a fee cap is removed are; the addition of material debt to the

plan, 3 or more missed payments in a 12 month period, non-participation in reviews, lack of co-operation or disclosure during the course of Your plan, operating material unsecured credit outside of Your plan or significant variations in Your disposable income that make the plan more protracted.

Monthly Repayment

Represents the part of the Monthly Payment paid to Us through Your Single Payment Plan (SPP) that is disbursed to Your Creditors. This is used to calculate the duration of Your Debt Management Plan (DMP) and total fees payable.

Monthly Statement

A statement issued by Us on demand detailing monies paid to Us by You, disbursements made by Us to Your Creditors and any deductions for Our Fees. The statement will detail all the valid Payment Methods that We accept and the time to be allowed for cleared funds. This may be provided in hard copy or electronically.

Notice of Termination

If You do not fulfil Your agreement with Us We may terminate Your agreement. The circumstances in which We may terminate this agreement are:

- v. that the monthly Single Payment Plan (SPP) payments for distribution to Creditors are not received into Our Client Account for a period of three consecutive months or three separate payment failures in a twelve (12) month period; or
- vi. You do not fully participate in Your Annual Review, which includes making Yourself available for a review of Your plan with a debt adviser either by telephone or face-to-face; or
- vii. You repeatedly fail to comply with requests for information or documentation, where this is fundamental to the delivery of the service; or
- viii. You become bankrupt, file a bankruptcy petition that results in a bankruptcy order, make an arrangement or composition with Your Creditors, or
- ix. You make a formal application to a court for protection from Your Creditors generally

We will give You at least four (4) weeks' notice in writing with a right of appeal, which should be addressed to Our Client Services Manager at the address listed on the Debt Management Agreement (DMA). Where You terminate Your agreement and We have agreed at Your request to restart Your plan under the same DMA number, You will then waive Your rights to a Refund and the agreement will be subject to the latest terms of business, which would include restarting the calculations towards the prevailing fee cap policy.

Upon termination of this agreement by either party We will within seven (7) working days notify Your Creditors that We are no longer acting for You. At the end of the notice period We will refund all Cleared Funds that have not been disbursed to Creditors from the Client Account.

Our duties and obligations under this Agreement will then come to an end. You have the right to request the return of any copy paperwork relating to Your account at this stage. We will retain personal data in accordance with Our data retention policy.

Notices

In certain circumstances You may need to contact Us or We may need to contact You formally to give the other notice in relation to this Agreement (e.g. Notice of Termination). All notices sent under this Agreement shall be valid if sent by second-class post or in any other format agreed between the parties.

Payment Method

The range of payment methods offered by Us to pay Your Single Payment Plan (SPP) or any Fees, for example: Direct Debit, Standing Order, Debit Card (on-line and over the telephone), Pre-paid Current Account, Allpay payment card or on-line through www.MoneySaveSolutions.com or other websites notified to You from time to time.

Personal Case Manager

The principal person appointed by Us to liaise with You and to assist in the management of Your DMP.

Priority Creditors

Those of Your Creditors for whom We make allowance for You to pay them in full, including an allowance to pay off any arrears within the Term of the Agreement, each month. Priority Creditors include, but are not limited to, mortgages, landlords/letting agents in respect of rent, local authorities in respect of Council Tax, the courts in respect of fines or judgments, utilities, Creditors with whom You have secured debts such as hire-purchase or second mortgages.

Single Payment Plan or SPP

The plan by which You pay Us a Monthly Payment.

Statement-of-Affairs

The form detailing Your income and expenditure completed by Us and signed by You which forms the basis of Our final payment offers to Your Creditors and future reviews of Your circumstances, including Your Annual Review.

Strict performance

Describes what happens if We choose not to enforce all Our rights.

Termination

Cancellation of Your DMA in accordance with the Termination clause of Your Debt Management Agreement (DMA) and as set out in Notice of Termination.

Value Added Tax or VAT

All Fees are exclusive of any applicable value added tax (VAT). Please note that although provision of Our Services is currently VAT exempt (as of June 2003), this position could change in the future.

Variation

We may vary these Terms of Business from time to time and will write to give You at least thirty (30) days prior notice of any changes. This may be through Your Monthly Statement or as a separate written communication.

We, Our or Us

Pentagon (UK) Limited, trading as MoneySave Solutions, EuroDebt Financial Services and its authorised regional Advisers.

You or Your

The clients named on the front of Your Debt Management Agreement (DMA) who are signatories to the agreement.

How we will use Your information

Please read the following section carefully, as it explains what personal information We collect about You and how We use this information.

Data protection law is changing in the UK with the Data Protection Act 1998 ('DPA') being replaced with the European General Data Protection Regulation ('GDPR') from 25 May 2018. This Privacy Statement explains how We process your information and Your rights under both DPA and GDPR.

Pentagon (UK) Limited, trading as MoneySave Settlement Solutions, MoneySave Solutions, EuroDebt Financial Services and MyMoneySaveAccount, and its associated companies will use Your information only to contact You to discuss the provision of debt solutions and related services. Where the service You have requested is provided on Our behalf by a third party We will notify You of that fact. We will treat all Your Personal Information as defined by the Data Protection Act 1998 and General Data Protection Regulation as confidential (although We reserve the right to disclose this information in the circumstances set out below). We will keep it on a secure server and We will fully comply with all applicable UK data protection and consumer legislation from time to time in place.

Where You provide the name(s) or other personal information about family/household members You confirm that You have their consent to do so for the purposes set out in Our Privacy Policy.

Any information We collect and hold is used to help Us improve the quality of Our service, including electronic call recordings and secure messages between You and Us.

We confirm that any Personal Information which We collect about You, from which We can identify You, is held in accordance with the requirements of the DPA and GDPR. We use Your information only for the following purposes:

- Provision of debt management services, including debt counselling and debt adjustment
- Provision of PPI Reclaim Services
- Provision of financial services and advice, including General Insurance Intermediation
- Debt administration and factoring
- Undertaking Know Your Client (KYC) checks
- To administer Our websites
- Accounts and records
- For the prevention and detection of crime and the prosecution of offenders
- Advertising, Marketing and Public Relations on Our own behalf or on behalf of third parties (subject to Your consent)

When We contact You and collect Personal Information from You, You will be given the option to receive information from Pentagon (UK) Limited, trading as MoneySave Settlement Solutions, MoneySave Solutions, EuroDebt Financial Services and MyMoneySaveAccount, or its business partners by post, e-mail, SMS or telephone, about products, promotions or special offers which We feel may be in Your best interests. In the event that You do not wish to be contacted for such purposes, You will be given the opportunity to opt out of receiving information about such products, promotions or special offers from Us or Our trusted business partners.

We will not release Your Personal Information or that of any family/household members to any company outside of Pentagon (UK) Limited for mailing or marketing purposes without Your or their consent. You may unsubscribe from Our mail, e-mail, telephone or SMS contact list at any time by replying to a promotional e-mail or SMS message with the word "STOP" in the subject line; by e-mailing Us at privacy@pentagonuk.co.uk or telephoning Us on 01234 836 352 between 9:00am and 5:00pm.

Your Personal Information may be disclosed to other businesses within the Pentagon (UK) Limited group and to reputable third parties who will help process any account You may have with Us. Pentagon (UK)

Limited requires all such third parties to treat Your personal information as fully confidential and to fully comply with all applicable UK data protection and consumer legislation from time to time in place.

You should be aware that if We are requested by the police or any other regulatory or government authority investigating suspected illegal activities to provide Your Personal Information and/or User Information, We may be legally required to do so.

We use Cookies to personalise Your experience on MyMoneySaveAccount and so that You may retrieve Your details at any time – if You do not accept Cookies You may be unable to use these facilities on Our Website. See “About cookies” for further details.

Any changes to this policy will be posted on Our website or notified to You in writing.

Your rights under Data Protection Law

We operate under the Data Protection Act 1998 (‘DPA’) as replaced by the European General Data Protection Regulation (‘GDPR’) from 25 May 2018.

The DPA and GDPR apply to ‘personal data’ we process and the data protection principles set out the main responsibilities We are responsible for.

We must ensure that personal data shall be:

- a) processed lawfully, fairly and in a transparent manner;
- b) collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes;
- c) adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed;
- d) accurate and where necessary kept up to date;
- e) kept for no longer than is necessary for the purposes for which the personal data are processed. We operate a data retention policy that ensures we meet this obligation. We only retain personal data for the purposes for which it was collected and for a reasonable period thereafter where there is a legitimate business need or legal obligation to do so. For detail of our current retention policy contact our Data Protection Officer at privacy@pentagonuk.co.uk.
- f) processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

We ensure lawful processing of personal data by obtaining consent; or where there is a contractual obligation to do so in providing appropriate products and services; or where processing the data is necessary for the purposes of Our legitimate interests in providing appropriate products and services.

In the majority of cases We process personal data based on Your contract with the Us. In other cases, We process personal data only where there are legitimate grounds for so doing.

To meet its Data Protection obligations, We have established comprehensive and proportionate governance measures.

We have our own dedicated Data Protection Officer to oversee data protection compliance across the organisation through:

- a) implementing appropriate technical and organisational measures including internal data protection policies, staff training, internal audits of processing activities, and reviews of internal HR policies.
- b) maintaining relevant documentation on processing activities.
- c) implementing measures that meet the principles of data protection by design and data protection by default including data minimisation, pseudonymisation, transparency, deploying the most up-to-date data security protocols and using data protection impact assessments across Our organisation and in any third party arrangements.

Your rights under Data Protection Law

You have a right to receive a copy of the personal data that We hold about You. Under the DPA We have the discretion to make a charge of £10.00 towards the cost of administration, although currently We do not charge for this service.

To obtain a copy of the personal information We hold on You, please write to Us at the address below or ring Us on 01234 836 352 and provide Us with Your details or ask for a Subject Access Request form.

Under the DPA you also have a number of additional rights in respect of your personal data. The Information Commissioner's website provides guidance on these at www.ico.org.uk

Questions regarding this Privacy Statement should be directed to:

Data Protection Officer
Pentagon (UK) Limited
7 Franklin Court
Stannard Way
Priory Business Park
Bedford MK44 3JZ

From 25 May 2018 under the **GDPR** You have the following specific rights in respect of the personal data We process:

1. The right to be informed about how We use personal data.

This Privacy Statement explains who we are; the purposes for which we process personal data and our legitimate interests in so doing; the categories of data we process; third party disclosures; and details of any transfers of personal data outside the UK.

2. The right of access to the personal data we hold. In most cases this will be free of charge and must be provided within one month of receipt.
3. The right to rectification where data are inaccurate or incomplete. In such cases we shall make any amendments or additions within one month of your request.
4. The right to erasure of personal data, but only in very specific circumstances, typically where the personal data are no longer necessary in relation to the purpose for which it was originally collected or processed; or, in certain cases where we have relied on consent to process the data, when that consent is withdrawn and there is no other legitimate reason for continuing to process that data; or when the individual objects to the processing and there is no overriding legitimate interest for continuing the processing.
5. The right to restrict processing, for example while we are reviewing the accuracy or completeness of data, or deciding on whether any request for erasure is valid. In such cases we shall continue to store the data, but not further process it until such time as we have resolved the issue.
6. The right to data portability which, subject to a number of qualifying conditions, allows individuals to obtain and reuse their personal data for their own purposes across different services.
7. The right to object in cases where processing is based on legitimate interests, where Our requirement to process the data is overridden by the rights of the individual concerned; or for the purposes of direct marketing (including profiling); or for processing for purposes of scientific / historical research and statistics, unless this is for necessary for the performance of a public interest task.
8. Rights in relation to automated decision making and profiling.

Please contact the Our Data Protection Officer at privacy@pentagonuk.co.uk for more information about the GDPR and your rights under Data Protection law.

If you have a complaint about any data protection matter then contact our Data Protection Officer at privacy@pentagonuk.co.uk.

Alternatively contact Our supervisory authority for data protection compliance (www.ico.org.uk):

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

About cookies

Cookies are pieces of information that a website transfers to Your computer's hard disk for record-keeping purposes. Cookies can make the internet more useful by storing information about Your preferences on a particular site, such as Your personal preference pages.

The use of cookies is an industry standard, and most websites use them to provide useful features for their customers. Cookies in and of themselves do not personally identify users, although they do identify a user's computer. Most browsers are initially set to accept cookies.

If You would prefer, You can set Yours to refuse cookies. However, You may not be able to take full advantage of a website if You do so.

We use the following cookies:

Cookie description	Purpose
__utma, __utmb, __utmc, __utmz	These are analytics cookies. These cookies allow us to count page visits and traffic sources so we can measure and improve the performance of our site, using a service provided by Google Analytics.
ASP.NET_SessionId	A functional cookie. This cookie is used to enable core site functionality. It does not contain any personal information and is automatically deleted when you close your browser.
debtcalc	This cookie is used to track your answers if you use our Debt Calculator application; it stores a unique hash that makes sure the answers you give on each page are linked together correctly.

Links to other web sites

This Privacy Statement only covers the web services offered from this site. Other websites are governed by their own privacy statements.

Updates to this Privacy Statement

This Privacy Statement will be kept under continual review, and changes may be made from time to time.

MoneySave

Solutions

MoneySave Solutions
7 Franklin Court
Stannard Way
Priory Business Park
Bedford MK44 3JZ
www.moneysavesolutions.com



RAISING STANDARDS
MEMBER

MoneySave Solutions is a trading style of Pentagon (UK) Limited. Registered in England & Wales at 7 Franklin Court, Priory Business Park, Bedford MK44 3JZ. Reg. No. 03267970

Authorised and regulated by the Financial Conduct Authority | Data Protection Reg. No. Z7134790 | VAT No. 694 3030 35