**Credit Control Section Privacy Statement**

1. **Introduction**

Wexford County Council (the Council) is responsible for the provision of an extensive range of public services. In performing its functions Wexford County Council is required to collect and process significant amounts of “personal data” within the meaning of the General Data Protection Regulations (GDPR) and of the Data Protection Acts 1988 to 2018. The Council respects the privacy rights of those whose personal data we process and we are conscious of our obligations under the Data Protection Acts.

This is the Privacy Notice for the Credit Control Section of Wexford County Council.

1. **Requirement for a Privacy Notice**

The Council will set out the information we require in a series of separate and distinct applications forms and specific Privacy Notice relevant to each service. Privacy Notices are located on the Council’s website at [www.wexfordcoco.ie](http://www.wexfordcoco.ie)

Wexford County Council has produced this privacy notice to demonstrate our firm commitment to privacy and to assure you that all your dealings with the Credit Control Section of Wexford County Council, in the area of debt collection will be carried out in a way to ensure the security of the data you provide to us.

The personal data that you may be required to supply to the Council, or may be collected through other sources (investigations by Council staff; information from other third parties or agents acting on your behalf; etc) is;

* Obtained lawfully, fairly and in a transparent manner.
* Obtained for only specified, explicit and legitimate purposes.
* Adequate, relevant and limited to what is necessary for the purposes for which it was obtained.
* Recorded, stored accurately and securely and where necessary kept up to date.
* Kept only for as long as is necessary for which the purposes for which it was obtained.
* Kept in a form, this permits identification of the data subject
* Processed only in a manner that ensures the appropriate security of the personal data including protection against unauthorised or unlawful processing.
1. **Information collected by the Council**

The Council processes and uses certain types of information about individuals (Data Subjects) and organisations to provide the most effective and targeted range of services to meet the needs of the people, organisations, communities and businesses of Co. Wexford.

The Credit Control Section will use and collect your personal information to service and administer your account(s), including the performing of debt collection services and providing your personal information to 3rd parties to perform debt collection services. In addition, staff may be required from time to time, to collect process and use certain types of personal data to comply with regulatory or legislative requirements. This will include contact details to allow for efficient communication.

1. **Sharing Information**

The Council may share your information internally (within the Council) in accordance with statutory obligations. This is in accordance with Sections 41(b)&(c), and 60 (3)(a)(iii) of the Data Protection Act 2018. In addition, the Council may share your information with third parties in accordance with statutory and regulatory obligations.

The staff of the Credit Control Section may request, obtain and share information, in carrying out various functions in accordance with the above mentioned Sections of the Data Protection Act 2018 and the following bodies, as appropriate:

* Debt management companies
* Financial Software companies
* Legal Professionals
* Court Services
* Valuation Office
* MABS
* An Post
* Printing Services
* Government Departments
* Government auditors
1. **Legal and Regulatory Obligations**

The legal basis for processing personal data by the Credit Control Section is contained in the following legislation:

* Local Government Act 2001
* Local Government Reform Act 2014
* Local Government (Financial and Audit Procedures) Regulations 2014
* Local Government (Financial and Audit Procedures) (Amendment) Regulations 2015
* Local Government Rates and other matters Act 2019
* Local Authority Accounting Code of Practice
* Poor Relief (Ireland) Act 1838 – Local Government Act 2014
* Housing Acts 1966 – 2014
* Companies Act 2014
* European Union (Anti-Money Laundering: Beneficial Ownership of Corporate Entities) Regulations 2019.
* Local Government Management Agency’s (LGMA) National Retention Policy for Local Authority Records
* Planning & Development Acts 1963 – 2019
* Any Rates Legislation for the levying and collection of rates
* Departmental Circulars
1. **Records Retention Policy**

The Council is in the process of preparing retention policies for all services and business units of the Council. These policies will outline the timeframe for which your personal data will be retained by the Council and what will happen to it after the required retention period has expired. These policies will be published on the Council’s website at [www.wexfordcoco.ie](http://www.wexfordcoco.ie)

1. ***Your* rights**

You have the right to request access to personal data held about you, obtain confirmation as to whether data concerning you exists, be informed of the content and source of the data held by the Council and check its accuracy.

If the data held by the Council is found to be inaccurate you have the right to change, remove, block or object to the use of said personal data held by the Council. In certain circumstances blocking access to data may delay or remove access to a service where data is required by law or for essential purposes related to the delivery of a service to you.

Please note that to help protect your privacy; we may take steps to verify your identity before granting access to personal data.

In addition, Data Subjects have a right to;

* Exercise data portability, i.e. obtain a transferable copy of information we hold to transfer to a third party/provider.
* Obtain details of any transfer of data to a third country (outside the European Economic Area) and of any safeguards in place.
* Obtain any details of any automated decision making.

To exercise these rights, you can make a Subject Access Request. This request can be in writing and directed to contact details at the end of this policy or electronically

using the form available in the link www.wexfordcoco.ie

1. **Data Protection Contact Details**

For all enquiries relating to Data Protection issues you can contact the Council at;

Phone: 053 9196000

Email: dpo@wexfordcoco.ie

Postal Address: Data Protection Officer,

Wexford County Council,

Carricklawn,

Wexford

Y35 WY93

If you are not satisfied with the outcome of the response that you receive from the Council in relation to your request, then you are entitled to make a complaint to the Data Protection Commissioner who may investigate the matter for you.

The Data Protection Commissioner’s website is www.dataprotection.ie

Or you can contact their Office at:

Lo Call Number: 1890 252 231

Email: info@dataprotection.ie

Postal Address: Data Protection Commissioner,

Canal House,

Station Road,

Portarlington,

Co. Laois,

R32 AP23