

Privacy Notice

Learners

Relevant to:

- Apprentices on CSA apprenticeship programmes
- Learners on CSA programmes
- Users of the CSA's Collector Accreditation Initiative

The CSA group of companies comprises the Credit Services Association Limited and CSA (Services) Ltd, both of which process personal data. We respect your privacy and are committed to protecting your personal data.

This notice is intended to help you understand our processing of personal data and your rights when we process it. It sets out how we are going to use that personal data, including how long we'll hold it for and the reason we are processing it. But if you have any questions about the processing that this document doesn't answer, please feel free to contact us using the details given at section 1.4 of this notice.

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1. Who we are

- 1.1 This notice is issued on behalf of the CSA group of companies - Credit Services Association Limited and CSA (Services) Ltd (**collectively "the CSA"**). Throughout this notice, references to "the CSA", "we", "us" or "our" are references to the CSA group of companies.
- 1.2 Credit Services Association Ltd is the only national UK trade association for the debt collection and debt purchase industry. We represent the industry to key stakeholders, including regulatory bodies and government, set out best practice for the industry and provide guidance and support to member companies.
- 1.3 CSA (Services) Limited is a wholly-owned subsidiary of Credit Services Association Ltd, which provides training and development services to both member and non-member companies in relation to debt collection, debt purchase and associated activities.
- 1.4 The CSA can be contacted using the following details:

Credit Services Association
2 Esh Plaza
Sir Bobby Robson Way
Great Park
Newcastle-upon-Tyne
NE13 9BA

0191 271 0775
info@csa-uk.com
www.csa-uk.com

1.5 The CSA does not have a data protection officer, but you can speak to our Compliance Manager, Daniel Spenceley, if you have any questions in relation to this notice or concerns about any data protection issues. You will find more details about your data protection rights in section 7 of this notice.

2. What is personal data

2.1 *Personal data* is information about a living person, by which that living person can be identified, either directly (i.e. the information itself identifies the person) or indirectly (i.e. whoever holds the data can identify the person by combining the information with another piece of information to which they have access).

2.2 In addition to *personal data*, there are also *special categories of personal data*, which demand stronger protection measures. These include data relating to a living person's health, sex life, sexual orientation, race, ethnic origin, political opinion, religion, membership of a trade union, and genetic or biometric data.

2.3 When it comes to processing special categories of personal data, we will only process this where:

- we have your explicit consent to process the data
- we must process the data to carry out a legal obligation
- we must process the data for reasons of substantial public interest
- you have already made the data public

2.4 In circumstances where we have asked for your consent to process special category personal data, we will be clear about precisely what we intend to use the data for.

2.5 When we ask for consent, you have full control over the decision to give or withhold consent; furthermore, you will continue to have control afterwards too and can withdraw it at any time. If you decide to withdraw consent, please be aware that this could impact our ability to provide the applicable service or product.

3. The personal data we process about you

3.1 The types of personal data we process about you will vary depending on your learning programme / product.

3.2 For example, if you are participating in the Collector Accreditation Initiative (CAI), this may only require a minimal amount of personal data to be processed; however, if you are involved with an apprenticeship programme, we will have to process significantly more information, including your unique learner number and individual learner record.

3.3 The types of personal data we may process about learners include:

TYPES OF PERSONAL DATA	
Identification	name, date of birth, gender
Contact	address, e-mail address, telephone number (work and/or personal); next of kin

Enhanced identification	National Insurance number; passport details; driver's licence details; nationality; right to work documentation
Employment and education	employment history (previous employers; previous roles); education history (e.g. A Levels; university degree; professional qualifications); household information; benefit receipt
Learner information	Unique Learner Number (number used to identify learners); individual learner record – programme management information; coursework; assessments; results; tutor feedback; attendance
Image	photographs or videos taken at in-person or online events.

3.4 We may also process some special categories of personal data (see sections 2.2 and 2.3 of this notice for more information about special categories of personal data). This may include:

SPECIAL CATEGORIES OF PERSONAL DATA	
Health information / documentation	sickness absence details; disability information; dietary requirements; information about medical / mental health issues; additional learning support requirements
Diversity and equality	ethnicity; religion

3.5 We will collect this information directly from you or your employer.

3.6 We will collect information either at the point you apply to participate in a learning programme or throughout the course of the learning programme.

4. Why we process your personal data

4.1 We process your data for a variety of purposes. We have set out below the different purposes for which we may process your personal data.

4.2 Where this involves special categories of personal data, we have underlined references to this type of data, for ease of reference.

PURPOSES FOR PROCESSING	
Communication	To communicate with / respond to you.
Record keeping	To maintain adequate and up-to-date records
Legal and regulatory requirements	To meet all legal and regulatory requirements – including safeguarding, data protection and health and safety.
Improving services	To monitor and improve our products and services.
Accessibility and support	We may process <u>special category personal data</u> (e.g. health information) to ensure we make any necessary adjustments for those with disabilities.
Dietary requirements	We may process some <u>special category personal data</u> (e.g. health information) to ensure that any allergies or dietary requirements are taken into account at events, meetings or training courses.
Monitoring equality and diversity	To monitor equality and diversity within our service provision. This may involve <u>special category personal data</u> (e.g. ethnicity). Wherever possible, we will aim to anonymise information used for this purpose.
Eligibility	To ensure that an applicant is eligible for a particular training programme.
Promotion of services / products	Invite individuals to relevant events hosted by the CSA; alert individuals to relevant information / services / products

Provision of training	To ensure the adequate and compliant delivery of a training programme.
Funding	To apply for and obtain appropriate funding for an apprenticeship and any relevant support needs. The latter may involve processing some <u>special category personal data</u> .
Support	We may process some <u>special category personal data</u> (e.g. health information) in order to provide appropriate support to learners.
Suitability, safeguarding and Prevent	We may process <u>special category personal data</u> (e.g. criminal record or health information) to meet our <u>safeguarding</u> and <u>Prevent</u> obligations.

4.3 Where we plan to process personal data for a purpose other than those set out above, and which you would not reasonably expect, we will notify you before any processing for that new process occurs.

4.4 When we process personal data, we will always have legal grounds to do so. Data protection law sets out the different legal grounds that allow companies to process personal data, which include:

- processing in order to perform or fulfill a contract we have with you
- processing where we have a legal duty
- processing which is within our legitimate interests
- processing where there is a public interest reason
- processing where you have given us your consent

4.5 As outlined at sections 2.3 and 3.2 of this notice, we may process some special categories of personal data. Where we process this type of data, we need to have a stronger legal basis for that processing. We will rely on one of the following legal grounds for processing this type of personal data:

- We have a legal obligation to process the personal data
- The processing is required in the public interest, such as for equal opportunities monitoring
- We have your explicit consent for the processing – this will set out clearly what we will do with the personal data and, as with ordinary consent, you will have the right to withdraw consent.
- The processing is necessary to protect you or another person from harm.

4.6 Below we have clarified our legal basis for the different contexts in which we process personal data.

LEGAL BASIS FOR PROCESSING	
Contract	We will process personal data about learners in order to supply the expected training programme in accordance with our contract with your employer and / or you (for those on apprenticeship programmes, this also includes the commitment statement).
Legal requirement	<p>We are legally required to process some personal data, particularly where this involves a government-funded programme. We have legal and regulatory obligations to the Education & Skills Funding Agency (ESFA) and Ofsted.</p> <p>We are legally required to request and process <u>special category personal data</u> such as information about your health and any learning needs. This is to ensure we are compliant with equality legislation and to ensure we are able to accommodate any reasonable adjustments or support needs. It also ensures all learners are afforded equality of opportunity and treatment throughout the learning programme.</p>

We are also legally required to process and share some special category personal data in order to satisfy our [safeguarding](#) and [Prevent](#) obligations.

Our processing of special category personal data in this context is further detailed in our [Appropriate Policy Document](#), explaining our obligations for processing the information.

Legitimate interests

We will also process personal data so that we can carry out activities that are in the CSA's legitimate interests, including:

- Alerting learners to products and services we believe may be of interest to them

We will subject these legitimate interests to a legitimate interests assessment to ensure we have considered the legitimate interests, the necessity of the processing and whether individual's interests override the legitimate interest.

Consent

We may rely on explicit consent where you have provided special category personal data, such as information about any dietary requirements.

You should be aware that withdrawal of consent may affect our ability to make suitable accommodations for learners' needs.

5. What we do with your personal data

5.1 The CSA will not sell, loan or otherwise exchange your details with third party companies for marketing purposes.

5.2 We will only share your information where:

- We need to for the purposes of providing you with the services you or your employer have requested *e.g. delivery of training*
- We have a public or legal duty to do so *e.g. meeting our regulatory obligations*
- We have a legitimate reason for doing so
- We have asked for your permission to share it and you have agreed

5.3 We may occasionally share your data with trusted third parties to help us deliver efficient and quality services, which may include:

- Business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you, and to support the delivery of our services, including the provision of our website(s), storage of personal data and responding to communications
- Fraud and crime prevention agencies who will use it to prevent fraud and money laundering

5.4 The following table explains any relevant data sharing arrangements and who we may share your data with.

DATA SHARING

Data may be shared with organisations such as the Education & Skills Funding Agency (ESFA) and Ofsted due to a legal or regulatory obligation.

When attending meetings / workshops / events, your name and work email address may be visible to fellow attendees.

Data, including some special category personal data, may be shared to meet our contractual obligations around provision of the training programme, including monitoring its quality and suitability. This may include sharing data with:

- Tutors
- Your employer
- Providers of Customer Relationship Management systems
- Providers of learning platforms
- External auditors
- Quality assurance providers
- Awarding organisations
- Premises providers

Data, including some special category personal data, may be shared with emergency services, social services, multi-agency safeguarding hubs, or the [Channel programme](#), in order to comply with safeguarding requirements and our obligations under the Prevent Duty. Any sharing of such data will be in line with the CSA [Safeguarding and Prevent Duty policy](#).

5.5 Where we share data with third parties or where we use third party systems to store data, we will take necessary precautions to ensure that the third parties have appropriate data protection measures in place.

5.5 We have detailed below a non-exhaustive list of some of the organisations with whom we share data or who provide services to us that involves the processing of personal data. Please note that the links to external privacy notices are correct as at the date of this notice.

DATA SHARING RELATIONSHIPS		
Organisation	Service	Privacy notice
Education and Skills Funding Agency (ESFA)	Regulatory body for apprenticeship funding	ESFA: privacy notice
Ofsted	Regulatory body for education providers	Ofsted: privacy notice
Bud Systems	Customer Relationship Management system for apprentices	Bud Systems: privacy notice
Cognassist	Platform for assessing learner support needs	Cognassist: privacy notice
MailChimp	Platform for sending emails to groups.	MailChimp: privacy notice
Synap Learning Limited	Current Collector Accreditation Initiative platform	Synap Learning Limited: privacy notice
eLearn Design	Former Collector Accreditation Initiative platform	eLearn Design: privacy policy
BKSB	Provider of functional skills assessment	BKSB: privacy notice
OneFile	Former Customer Relationship Management system for apprentices	OneFile: privacy notice
NOCN	End point assessor and awarding body.	NOCN: privacy notice
International Compliance Association (ICA)	End point assessor and awarding body.	ICA: privacy notice
Chartered Institute of Credit Management (CICM)	End point assessor and awarding body.	CICM: privacy notice
HubSpot	Customer Relationship Management system for apprentices and employers	HubSpot: Privacy policy

5.6 The majority of personal data we hold is stored either on our own internal server in the UK or on cloud-based storage. We also store some hard copy data in our office in the UK.

- 5.7 The CSA, or some of our partners or service providers, may pass information outside of the UK and the European Economic Area (EEA) into jurisdictions where privacy laws, obligations and rights may vary. In such cases, we will always ensure that appropriate assurance checks and measures are put in place to protect your privacy and that transfers are limited to countries which are recognised as providing an adequate level of protection or where we can be satisfied that appropriate alternative arrangements are in place to protect your privacy rights.
- 5.8 The below table outlines whether your data may be stored outside the UK or the EEA and, where this is the case, the protections in place.

DATA STORAGE

Learner data is stored across the CSA's UK-based server and some third-party systems (see 5.5), all of which store the data in the UK or within the EEA.

For users of the Collector Accreditation Initiative, name and work email addresses may be transferred to the US as the platform provider, Synap Learning Limited, uses a US-based company called Sendgrid to send transactional emails (e.g. password resets; exam completed confirmation).

In order to ensure that this data receives an adequate level of protection, Synap Learning Limited and Sendgrid have put in place contractual arrangements using the European Commission approved Standard Contractual Clauses, available here: <https://www.twilio.com/legal/data-protection-addendum>

- 5.9 The length of time that we retain personal data will vary depending on your learning programme and any statutory or regulatory obligations we have to retain data for a particular period.
- 5.10 The following table explains how long we will keep processing your personal data.

DATA RETENTION

Personal data about learners is retained for the duration of the course / service provision (including for learners who do not complete their apprenticeship) and for 6 years beyond. After this time, personal data will be securely deleted or destroyed, and we will retain some anonymised data for statistical purposes. You will not be identifiable from this data.

Most safeguarding and Prevent information is retained for the duration of the course / service provision (including for learners who do not complete their apprenticeship) and for 10 years beyond. Where the safeguarding and Prevent information warrants external reporting (e.g. to Channel programme; multi-agency safeguarding hubs; emergency services), it may be stored indefinitely.

6. Automated decision-making and profiling

- 6.1 The CSA does not make automated decisions, nor do we carry out profiling.

7. Your data protection rights

- 7.1 The individuals whose personal data we process have several rights. This includes the right of access to the personal data we process.
- 7.2 Where we process your data on the basis of consent or the performance of a contract, we may be required to provide some of your personal data to you in a portable format, or to another

data controller on your behalf. Only data that you have provided to us is subject to this right. If you would like to exercise this right, please contact us by e-mail, in writing or on the telephone.

7.3 You also have other rights including:

- The right to have inaccurate data corrected. If you know or believe that we are processing inaccurate information about you, you have the right to have that corrected.
- The right to object to our processing. This will depend on whether we have a valid legal basis to process your data.
- The right to request that we restrict the data we process, or even have it deleted. Again, this will depend on the circumstances – we are not always required to delete your data or restrict our processing, if we can demonstrate we have a valid legal basis for processing it.

7.4 If you wish to exercise any of your data protection rights, please contact us so that we can act on your request or explain why we will be continuing to process the data we hold. You can contact us with your request by email, in writing or by telephone using the details given at section 1.4 of this notice.

7.5 These rights are subject to some exemptions. Where we cannot act on your request, we will provide a relevant explanation about our processing of your personal data in a timely manner.

8. Making a complaint

8.1 If you would like to complain about our data processing, please contact us by e-mail, in writing or by telephone with details of your complaint.

8.2 Data protection is regulated in the UK by the Information Commissioner's Office (ICO). You can complain to the ICO about our processing, but we would always welcome the opportunity to address any concerns with you first.

8.3 If you want to know more about data protection, or if you want to complain about our processing of personal data, you can contact the ICO via the details below:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 0303 123 1113

- 8.4 You can also report concerns about companies' use of your personal data to the Information Commissioner's Office here: <https://ico.org.uk/concerns/>

9. Changes to this notice

- 9.1 From time to time, we will review this document, for example, where there are changes to laws or regulations, or where we make substantial changes to our processes, procedures or systems.
- 9.2 In such cases, we will update this notice to reflect the relevant changes and we will make reasonable efforts to contact and update those affected, if the changes are substantial in nature.

Contact us

T: 0191 217 0775
E: info@csa-uk.com

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