

Privacy policy

Cadence Advisory is strongly committed to protecting personal data. This privacy statement describes why or how we collect and use personal data and provides information about individuals' rights. It applies to personal data provided to us, both by individuals themselves or by others.

Personal data is any information relating to an identified or identifiable living person. Cadence Advisory processes personal data for numerous purposes, and the means of collection, lawful basis of processing, use, disclosure and retention periods for each purpose may differ.

This Privacy Notice tells you how we look after your personal data when you visit our website and at other points at which we collect your personal data. It tells you about your privacy rights and how the law protects you. This Privacy Notice may be presented separately in order to describe how we will use personal data in specific scenarios.

We may use personal data provided to us for any of the purposes described in this privacy notice or as otherwise stated at the point of collection.

Important information about us

Cadence Advisory is a commercial business specialising in **debt advisory**.

Cadence Advisory acts as a controller of personal data and is responsible for your personal data in connection with its activities (collectively referred to as "Cadence ", "we", "us" or "our" in this privacy notice).

We have appointed a data protection manager (DPM) who is responsible for overseeing questions in relation to this privacy notice. If you have any questions or comments about privacy issues, including any requests to exercise your legal rights, please write to Data Protection Officer, 82 St John Street, London, EC1M 4JN or email joe.wood@cadenceadvisory.co.uk.

Changes to this privacy statement

We recognise that transparency is an ongoing responsibility so we will keep this privacy notice under regular review. This privacy notice was last updated on **28 May 2024**.

Making a complaint

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

A request we would like to make of you

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you. We will notify you if this is the case at the time.

The type of personal data that we collect and use

When we refer to collecting or using personal data, or personal information, we are referring to any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together in this table.

Types of personal data that we collect, store, use and transfer	
Identity Data	This includes first name, maiden name, last name, username or similar identifier, marital status, religious beliefs, title, date of birth and gender, national insurance number, tax reference
Contact Data	This includes home address, company address, email address and telephone numbers.
Financial Data	This includes bank account and payment card details.
Transaction Data	This includes details about payments to and from you and other details of products and services we have provided to you.
Technical Data	This includes internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
Profile Data	This includes your username and password, your interests, preferences, feedback and survey responses.
Usage Data	This includes information about how you use our website.
Events Data	This includes your preferences in receiving information about (or invites to) events and your communication preferences.

We also collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does not directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.

Special Category Data

Where we collect Special Categories of Personal Data about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health and genetic and biometric data, criminal convictions and offences). We will ensure that the data is processed in accordance with both Article 6 (Lawful Basis) and Article 9 (Special Conditions). The Lawful basis and Special Condition will depend on the circumstances surrounding the collection and processing of the data. Should you require further details on how special data will be processed please contact the DPM.

Where do we get your personal data from?

We use different methods to collect data from and about you. We have set this out in the table below.

How we collect personal data	
Direct Interactions	<p>You may give us your Identity, Contact and Financial Data by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:</p> <ul style="list-style-type: none"> • Engage our services; • Provide us with your details in relation to a business or individual with whom we are engaged; • Meet with us face to face or over the phone to discuss business opportunities; • Create an account on our website; • Subscribe to our newsletter ; • Complete an enquiry form on our website • Request marketing literature to be sent to you; • Participate in a survey; or give us some feedback.
Indirect Interactions	<p>We may identify you in a Business to Business (B2B) format as someone who we feel we could build a reciprocal relationship with or have a need for our services. We will only communicate with you in a B2B capacity via your company email.</p>
Automated technologies or interactions.	<p>As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, and other similar technologies. Please see our cookie policy for further details.</p>
Third parties or publicly available sources.	<p>We may receive personal data about you from various third parties [and public sources] as set out below.</p> <p>Technical Data from the following parties:</p> <ul style="list-style-type: none"> • Analytics providers [such as Google and Constant Contact based outside the EU]; • Advertising networks [such as Google outside the EU]; and • Search information providers [such as Google based outside the EU]. • Contact, Financial and Transaction Data from providers of technical, payment and delivery services such as Payroll Companies and Employment Rights Act specialists based inside the EU.

Indirect Interactions	We may identify you in a B2B capacity as someone who we feel we could build a reciprocal relationship with. We will only communicate with you in a B 2 B capacity via your company email.
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Further information about cookies

Our website uses the following types of cookies:

Google Analytics to analyse the use of this website. Google Analytics generates statistical and other information about website use by means of cookies, which are stored on users' device. The information generated relating to our website is used to create reports about the use of the website. Google will store and use this information. Google's privacy policy is available, visit <https://policies.google.com/privacy>.

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. For more information about the cookies we use, please see our cookie policy.

How we use your personal data

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal or regulatory obligation.

Click here to find out more about the types of lawful basis that we will rely on to process your personal data.

Generally we do not rely on consent as a legal basis for processing your personal data other than in relation to sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us.

Purposes for which we use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
Clients:		
To engage you as a new client	(a) Identity (b) Contact (c) Financial	Performance of a contract with you
To manage our relationship with you which will include notifying you about changes to our terms or privacy policy	(a) Identity (b) Contact (c) Profile	(a) Performance of a contract with you (b) Necessary to comply with a legal obligation
To engage you as a new client	(a) Identity (b) Contact (c) Financial	To carry out our obligations arising from any contracts entered into between you and us; To approach Capital Providers on your behalf to obtain quotations for commercial financial products; To complete Capital Provider's application forms on your behalf; • to engage with Third Party Advisors and get input from them to obtain recommendations for debt funding solutions and other providers of debt funding solutions; To comply with our legal obligations to carry out identity and anti-money laundering checks;

Employees:		
To manage your employment with us	<ul style="list-style-type: none"> (a) Identity (b) Contact (c) Equal Opportunities (d) Next of Kin (e) Emergency Contacts (f) Vetting (g) References (h) Profile 	<ul style="list-style-type: none"> (a) Performance of a contract with you (b) Necessary to comply with a legal obligation
Recruitment:		
To interview for a job	<ul style="list-style-type: none"> (a) Identity (b) Contact 	<ul style="list-style-type: none"> (a) Necessary to comply with a legal obligation
Marketing:		
<p>To invite you to an event or ask you to complete a survey</p> <p>To provide you with articles of specific interest</p>	<ul style="list-style-type: none"> (a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications 	<ul style="list-style-type: none"> (a) Performance of a contract with you (b) Necessary for our legitimate interests (to study how customers use our products/services, to develop them and grow our business)
To deliver relevant website content, informative or sales updates and advertisements to you and measure or understand the effectiveness of the advertising we serve to you	<ul style="list-style-type: none"> (a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications (f) Technical 	Necessary for our legitimate interests to assess how customers use our products/services, to advise you of new services, inform you about recent regulatory changes, inform you about successful cases, develop our services, grow our business and to inform our marketing strategy
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	<ul style="list-style-type: none"> (a) Technical (b) Usage 	Necessary for our legitimate interests to define types of customers for our services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy

To make suggestions and recommendations to you about services that may be of interest to you	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile	Necessary for our legitimate interests to develop our products/services and grow our business
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Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

Marketing from us

You will receive marketing communications from us if you have requested information from us or engaged the use of our services, met with us to discuss mutual business opportunities, discussed opportunities over the phone or email, or we have identified you as having an interest in our products or services and, in each case, you have not opted out of receiving that marketing. We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which services may be relevant for you (we call this marketing).

We would like to send you information/updates and invitations by email about our business, as well as about events which we think you may be interested in.

We have legitimate interest in using your data for these purposes and those mentioned in the table above to develop our products and services, manage our relationship with you, to grow our business and inform our marketing strategy. We have carried out a Legitimate Interests Assessment and we consider that this is in line with your reasonable expectations and would not have an unwarranted impact on you.

Cadence Advisory will market corporate contacts via your corporate email address unless you have opted out. We will give you the opportunity to opt out of marketing from us when we first contact you and on each subsequent email.

For non-corporate contacts including those that have expressed an interest in our businesses, we will only send marketing communications to your personal email address if those communications relate to services or opportunities that you have previously expressed an interest in or if you have consented to us using your information in this way. We will give you the opportunity to opt out of marketing from us whenever we contact you.

Third-party marketing

We will get your express opt-in consent before we share your personal data with any third Party outside the company for marketing purposes.

Opting out

If you do not show an interest in the updates / information we send you within a 2-year cycle, we will remove you from our database.

You can ask us or third parties to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by contacting us at any time.

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a service which you have engaged us to carry out, or where the Regulations state that opt out isn't possible.

Disclosing your personal data to others

Cadence Advisory may have to share your personal data with the parties set out below for the purposes set out in the table marked "Types of personal data that we collect, store, use and transfer" above.

External third parties		
Type of professional advisers acting as processors or joint controllers	Country in which company is based	Service provided / need for disclosure
Lawyers		Legal services
Bankers		Banking services
Accountants		Accounting services, payroll
Auditors		Accountancy services
Capital Providers		Financial lending services
Insurers		Insurance services
HM Revenue & Customs, regulators and other authorities acting as processors or joint controllers	United Kingdom	Require reporting of processing activities in certain circumstances
Marketing Automation Platform	USA	Marketing services
CRM	USA	Marketing services
Credit Reference Agency	Republic of Ireland	KYC identity check
Employment Rights Specialists	United Kingdom	Assistance with redundancy and associated claims
Payroll Houses	United Kingdom	Payroll services
Payslips	United Kingdom	Employee pay slips, P60 and P11d

International data transfers

As with most organisations, we use service providers to help us deliver our services, as shown in the table above. When we use these service providers, it is necessary for us to share your personal data with them. We have agreements in place with all our providers that oblige them to protect your data.

Where your data is transferred outside the UK, we make sure that the protection of your data is afforded in the UK, is not undermined by the transfer. We do this by only transferring to a provider based in a country that has been found to have a comparable data protection standard as the UK (an "adequacy decision"), or by using another safeguard such as an enhanced contractual agreement (IDTA or EU SCCs and UK Addendum).

Please [contact us](#) if you want further information on the specific mechanism used by us when transferring your personal data out of the UK.

Data security

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have an operational need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

Other Websites

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

Data retention

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Details of retention periods for different aspects of your personal data are available in our retention policy which you can request from us by contacting the DPM.

In some circumstances you can ask us to delete your data: see Request erasure below for further information.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

Exercising your legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal data. Please click on the links below to find out more about these rights:

- [Request access to your personal data.](#)
- [Request correction of your personal data.](#)

- Request erasure of your personal data.
- Object to processing of your personal data.
- Request restriction of processing your personal data.
- Request transfer of your personal data.
- Right to withdraw consent

If you wish to exercise any of the rights set out above, please contact the DPM.

No fee usually required

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month of receipt of the request. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

Description of your legal rights

You have the right to:

Request access to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

Request correction of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

Request erasure of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

Object to processing of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information, which override your rights and freedoms.

Request restriction of processing of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend

legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

Request the transfer of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

Withdraw consent at any time where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time.