
PRIVACY POLICY

Direct Redress Limited, company number 07489855 registered in England & Wales.

Direct Redress ("we", "us", "our") is committed to protecting and respecting your privacy. This Privacy Notice has been written to inform you as to how we use your personal data, who we share it with, our legal obligations and legal bases for processing your personal data. This policy should be read in along with our Cookie Policy and the Terms and Conditions for our service.

If you have any questions about this Privacy Notice or our use of your personal data, please contact us:

By email to: clients@directredress.com

Or post to: Booths Park 5, Chelford Road, Knutsford, Cheshire, WA16 8GS

Or by telephone on 01565 364357

Data Controller

Direct Redress Limited is the controller of personal data submitted via this website or provided to us/obtained throughout the provision of our services and is responsible for the security and safety of your personal data.

What data do we collect

We collect, use, store and transfer different kinds of personal data with regards to the services we provide.

Special Category Data: In providing access to certain information or documentation, you should be aware that this may contain special category data, for example, bank statements which evidence a health condition and in doing so, you are providing your consent for us to process this. This may include information pertaining to health issues and vulnerabilities to ensure you receive the appropriate support.

Personal Identification including your first and last name, maiden name, marital status, title, date of birth and gender.

Contact details including current and previous addresses, email address and telephone numbers.

Financial data such as credit agreements, account history, bank statements, details of borrowing and repayment history, and other information relating to your financial products and services, for the purposes of investigating, identifying and progressing any potential claims you may have, including but not limited to claims for mis-selling, irresponsible or unaffordable lending, unfair relationships, undisclosed or partially disclosed commissions, broker or intermediary conduct, breach of fiduciary or disclosure duties, and other related matters.

Credit report data, including your credit history, account information, settled and active credit agreements, public records, search footprint, and details of lenders and financial products associated with you, obtained from a credit reference agency, for the purposes of investigating, identifying and progressing any potential claims you may have, including but not limited to claims for mis-selling, irresponsible or unaffordable lending, unfair relationships, undisclosed or partially disclosed commissions, broker or intermediary conduct, breach of fiduciary or disclosure duties, and other related matters, whether or not those lenders, agreements or products were identified by you at the point of instruction.

Claims related data such as information provided by you, obtained on your behalf, or generated in the course of our services, for the purposes of investigating, identifying and progressing any potential claims you may have, including but not limited to claims for mis-selling, irresponsible or unaffordable lending, unfair relationships, undisclosed or partially disclosed commissions, broker or intermediary conduct, breach of fiduciary or disclosure duties, and other related matters.

Transaction data such as details of products and services you have expressed an interest in.

Technical data including internet protocol (IP) addresses, browser type and version, time zones, location and other technology and devices you use to access our website.

Marketing preferences whether you consent to receiving marketing from us and our 3rd parties and your communication preferences.

Data received from lenders and third parties on your behalf: where we submit a Data Subject Access Request to a lender or financial institution on your behalf, we will receive and process the personal data contained in the lender's response. This may include account history, transaction records, internal lender notes, correspondence records, affordability assessment data and arrears history. This data is collected for the purposes of investigating, identifying and progressing any potential claims you may have (as defined in our Terms and Conditions), including but not limited to claims against other lenders or providers, whether or not those lenders, agreements or products were identified by you at the point of instruction or were subject of the original DSAR, and is handled in accordance with this Privacy Policy and applicable data protection laws. Such requests may be submitted as part of our investigation, including where you have not provided the relevant information directly or via Open Banking, or where it is otherwise necessary to obtain a full picture of the relevant financial history.

Legitimate Interests and Marketing Communications

In respect of our legitimate interests, we have a legitimate interest in keeping you informed about any further services we offer that may be of interest to you both during and after the conclusion of your contract with us. This includes updates on changes that may impact your service, such as regulatory or process changes that enable us to assist with a claim previously not supported. Please note, this may not always be marketing, but a service message or legal obligation. If you opt in for our marketing preferences, we will use the contact details you have provided to reach you via telephone, post, or email, based on what medium you select, and you can override this at any time. You have the right to object to such communications at any time and can manage your preferences or unsubscribe through the options provided in our communications. As part of our service, we may offer additional support related to financial mis-selling and, where appropriate, refer you to carefully selected third parties upon your consent.

We may use automated calling systems or artificial intelligence (AI) to contact you by phone with information about our products and services if you select to be contacted by the telephone, this may include new claim types or updates to existing offerings. These calls may include pre-recorded or AI generated messages and may not involve a live agent. All calls are recorded unless you stipulate otherwise.

We use this technology to provide relevant information efficiently. Any personal data collected during these calls is handled securely and in accordance with this Privacy Policy. Additionally, if you would prefer not to receive automated or AI-driven calls, you can opt out at any time by contacting us directly, requesting to be added to our Do Not Call list.

How do we collect your data

We collect data through:

Our Website: Filling in the forms on our website will provide us with your personal details as entered.

Communicating with us: Whether via email, post or telephone. You may provide us with your personal details via one of these means.

Lead Generation Firms: where you have consented to them referring your claim information to us. This may include consent obtained at the point of onboarding for us to obtain a credit report on your behalf from a credit reference agency.

Credit Information Firms: where you have consented to us obtaining a credit report. This may include consent obtained at the point of onboarding for us to obtain a credit report on your behalf from a credit reference agency.

Financial Institutions: for the purposes of supporting your claim.

Open Banking: where you have consented to access Open Banking for the purposes of supporting your claim.

Automated data collection: When interacting with our website we may collect data on your device, browser and location. We collect this personal data by using cookies and similar technologies. Please see our Cookie Policy for more information.

Third Parties: We use third party services such as Google Analytics to collect details on our website visitors, including browser and device statistics, interactions across the website and IP/location data.

Data Subject Access Requests (DSARs): where we submit a DSAR to a lender or financial institution on your behalf, we will receive and process the personal data contained in the lender's response. This data is collected for the purposes of investigating, identifying and progressing any potential claims you may have (as defined in our Terms and Conditions), including but not limited to claims against other lenders or providers, whether or not those lenders, agreements or products were identified by you at the point of instruction or were subject of the original DSAR.

How do we use your personal data

In some circumstances, we are required to process your data due to legal and regulatory obligations placed upon us. This includes compliance with financial regulations such as record-keeping, staff training and monitoring, and complaint handling in accordance with the Financial Conduct Authority (FCA) rules. In these instances, we may be legally required to retain your data for a specified period as mandated by law. This may include identifying potential additional claims or services that may be relevant to you based on the information we hold.

Use of Technology and Third-Party Tools

As part of delivering our services, we may use a range of technology solutions and third-party tools to support the processing, assessment, and management of your claim.

This may include the use of secure external platforms, software providers, and emerging technologies such as artificial intelligence systems to assist with tasks such as data analysis, document review, drafting communications, and improving the efficiency and accuracy of our services.

Where such tools are used, we ensure that:

- Any third-party provider is subject to appropriate data protection and confidentiality obligations;
- Your personal data is only processed for the purposes of providing our services to you;
- Appropriate safeguards are in place to protect your data in line with UK data protection laws, including UK GDPR; and
- We do not use your data in a way that would be inconsistent with your rights or our regulatory obligations.

Where practicable, we will ensure that your data is anonymised or minimised before being processed by such technologies.

You retain all rights in relation to your personal data, including the right to object to certain types of processing, as outlined in this Privacy Notice. These technologies may also be used for monitoring, quality assurance, training, management information, and operational improvement purposes. Some elements of our service may involve automated processing, including the use of artificial intelligence to assess information and support decisions in relation to your claim.

Where automated processing is used, we ensure appropriate safeguards are in place, including the ability for human review and intervention where required. We may use artificial intelligence tools to assist in preparing the substance of claim submissions. This does not extend to the automated generation of complaint correspondence independently of human input. Outputs generated by automated or artificial intelligence systems are subject to human review and approval by a member of the Claims Team before submission to any lender, provider or dispute resolution service or where such analysis results in a claim being rejected prior to submission to the lender, for example where there may be no grounds for a claim. Where documentation received in response to a Data Subject Access Request submitted on your behalf is processed using such tools, we will, where practicable, anonymise or redact personally identifiable information prior to that processing.

Where you provide us with access to your credit report or open banking data, we may use artificial intelligence tools to analyse that information and identify other lenders/providers with whom you may have claims. This constitutes automated profiling under UK GDPR. The results of this profiling are reviewed by a member of the Claims Team before any action is taken. Where any such lenders were not selected by you during onboarding, we will contact you by email or SMS before submitting any claim(s). We will not submit any claim to a lender you have not authorised us to approach. You have the right to object to this profiling at any time by contacting us using the details set out in this Policy.

Lawful basis for processing table

Purpose/activity	Type of data	Lawful basis for processing including basis of legitimate interest
To assess your eligibility to use our services.	• Personal data	• Contract- to deliver our claims services.
To offer 3rd party referral	• Personal data	• Consent (if required) or • Legitimate Interests - to refer clients to trusted third-party service providers when beneficial for their case or needs.
To engage with our mis-selling claims	• Personal data	• Contract - to deliver our claims services.

	- Contact details - Specific information relating to the type of mis-selling claim	
To process your case - Investigating your claim - Requesting information from 3rd parties in relation to your claim	- Identity - Contact details - Financial details - Claims related details	Contract – to deliver our claims services.
Marketing and Communications	- Identity - Contact details - Marketing preferences	- Consent (where required) or - Legitimate Interests - to promote our services and grow our business (you can opt out at any time).
Ongoing management of your case	- Identity - Contact details - Claims related details - Marketing and communications	- Contract – to deliver our claims services - Legitimate Interests – to provide relevant updates and support communications. - Legal Obligation – to comply with regulatory duties.
AI-assisted claim analysis - we may use automated tools to analyse financial data, assess affordability indicators and identify patterns of potential irresponsible lending in order to prepare and progress your claim	Financial data; account records; DSAR documentation	Contract performance (Article 6(1)(b) UK GDPR); legitimate interests (Article 6(1)(f) UK GDPR) - subject to human review of all outputs
AI-assisted profiling to identify potential additional claims - we may use automated tools to analyse your financial information to identify other lenders with whom you may have potential claims. Where such lenders were not selected during onboarding, we will contact you before taking any action. No claim is submitted to any lender not already authorised by you	Credit report data; open banking data; financial data; account records	Legitimate interests (Article 6(1)(f) UK GDPR) - profiling is used solely to identify opportunities in your interest; no claim is submitted to any unselected lender without your prior agreement; you may object to this processing at any time
Law firm referral - sharing your data and claim file with a regulated law firm where we consider referral to be in your best interest, following written notification and expiry of the objection period	Identity data; financial data; claim file; correspondence	Legitimate interests (Article 6(1)(f) UK GDPR) - you are notified in writing and given a 14-day period to object before any sharing takes place

Recipients of Your Data

To deliver our services to you effectively, we work with carefully selected third parties who may process your personal information as instructed by us, while adhering to strict data security protocols. These third parties include, but are not limited to:

- Credit Information Firms
- Third-party Referral Firms (only with your consent), and
- Compliance and Law firms.

We may provide your data to specific financial institutions, as per your instructions, and, if necessary, to the Financial Ombudsman Service and the Financial Services Compensation Scheme. Additionally, we use third-party providers for essential services such as data storage (including call recordings), software, and infrastructure support.

For car finance claims - we will disclose personal data to our partner Valid8 IP Ltd for the provision of credit report information which may include Equifax Ltd, Experian Ltd, TransUnion. If you'd like to understand how the credit reference agencies use and share personal data (including legitimate interests they pursue) please read the Credit Reference Agency Information Notice (CRAIN) <https://www.transunion.co.uk/crain>; <https://www.equifax.co.uk/crain>; <https://www.experian.co.uk/legal/crain/>;

In some cases, we may be required to share your data with regulators, including the Financial Conduct Authority (FCA), the Financial Ombudsman Service (FOS), and the Information Commissioner's Office (ICO). We have carefully selected our third-party partners based on their commitment to ensuring the security of your data. We may use third-party providers for essential services such as data storage, software, and infrastructure support, which may involve processing your data both within and outside of the United Kingdom, in accordance with applicable data protection laws.

We may disclose your information to our employees, officers, agents, suppliers, or subcontractors when reasonably necessary for the purposes outlined in this privacy policy. Additionally, we may disclose information about you when required to do so by law, in connection with any legal or prospective legal proceedings, or to establish, exercise, or defend our legal rights, including sharing information for fraud prevention and reducing credit risk.

Regulated law firms. Where we refer your case to a law firm in accordance with our Terms, we will share your personal data and claim file with that firm. The law firm will act as a separate data controller in respect of your data following referral. Sharing takes place following written notification to you and expiry of the 14-day objection period. We will confirm in writing which data has been shared and with whom at the time of referral.

AI platform providers. We may use secure third-party artificial intelligence platforms to assist with claim analysis and document processing. These providers act as data processors on our behalf and are bound by data processing agreements requiring them to process your data only on our instructions and in accordance with applicable data protection law.

How to contact us

This website is owned and operated by Direct Redress Limited. We are registered in England and Wales under registration number 07489855 and our registered office is at Booths Park 5, Chelford Road, Knutsford, Cheshire, WA16 8GS.

You can contact us:

By post, to: Data Protection Officer, Direct Redress Limited, Booths Park 5, Chelford Road, Knutsford, Cheshire, WA16 8GS.

By using the contact form on our website

By telephone, on 01565 364 357 or the number published on our website from time to time; or

By email, using clients@directredress.com

Withdrawing Your Consent

You have the right to withdraw your consent at any time. If you wish to withdraw your consent, you can do so by emailing us directly via clients@directredress.com or writing to us at Direct Redress, Booths Park 5, Chelford Road, Knutsford, Cheshire, WA16 8GS. Withdrawing consent will not affect the lawfulness of any processing carried out before you withdrew it. Please note, in certain circumstances, such as where processing is necessary for the performance of a contract or legal obligation, we may still be able to process your data even if you withdraw consent for marketing or other non-essential purposes.

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International Data Transfers

In order to provide our services effectively, your personal data may be processed, stored, or accessed by us or our trusted third-party providers in locations outside of the United Kingdom.

This may include the use of cloud-based systems, software providers, and emerging technologies such as artificial intelligence platforms, which may operate or process data internationally.

Where such transfers occur, we ensure that appropriate safeguards are in place to protect your personal data in accordance with applicable data protection laws. These safeguards may include:

- The use of Standard Contractual Clauses (SCCs);
- Transfers to jurisdictions deemed to provide an adequate level of protection;
- Contractual obligations requiring third parties to implement appropriate technical and organisational security measures.

By engaging our services, you acknowledge that your personal data may be transferred and processed in this way where necessary to deliver our services.

Where your data is processed by AI platform providers whose infrastructure is located outside the United Kingdom, such transfers are made under the UK International Data Transfer Agreement (UK IDTA) or, where applicable, Standard Contractual Clauses (SCCs) approved for use with UK transfers, ensuring that your data receives an equivalent level of protection to that afforded under UK data protection law.

Changes to our Privacy Notice

We keep our Privacy Notice under regular review, we may update the policy from time-to-time by posting a new version on our website. You should check this page occasionally to ensure you are happy with any changes. This Privacy Notice was last updated on 11 May 2026.

Data Retention

We keep your personal data for as long as it is needed to provide our services, handle any future queries or complaints, and meet our legal or business responsibilities. We don't set fixed time limits for how long we keep your information, instead, we keep it only while it remains necessary.

This includes keeping records of your claim, our communications with you (including call recordings), and any complaints or issues raised. We do this to make sure we have a full history of your case, can respond to any questions or legal matters that might arise later, and to ensure we've treated you fairly.

Examples of what we retain include:

- Claim Information: Kept as long as needed after your claim is completed to ensure we have a full and accurate record.
- Call Recordings: May be kept to confirm what was said, resolve disputes, or meet our responsibilities.
- AI Call Recordings: Retained securely for up to 7 years, and personal data captured in these calls is retained for 6 years.
- Complaints: Kept so we can understand what happened and show how we responded.
- Marketing Preferences: Kept while you're happy to hear from us or until you change your mind.

We take care to store your information securely and only keep what's necessary.

Your Rights

- Under certain circumstances you have rights with regard to the use of your data, as described by the Data Protection Act 2018. You have the following rights:
- Right to be Informed: You have the right to be informed about how we collect, use, and process your personal data. We provide this information through our privacy notice.
- Right of Access: You have the right to request a copy of the personal data we hold about you. If you would like to make a Subject Access Request, please contact us using the details provided.
- Right to Rectification: If any of your personal data is inaccurate or incomplete, you have the right to request that we correct or update it.
- Right to Erasure (Right to be Forgotten): You have the right to request that we delete your personal data in certain circumstances, such as when it is no longer necessary for the purposes for which it was collected.

- **Right to Restrict Processing:** You can ask us to restrict the processing of your personal data in specific situations, such as when you contest the accuracy of the data or when the processing is unlawful but you prefer it to be stored.
- **Right to Data Portability:** You have the right to request that we transfer your personal data to another organization, in a structured, commonly used, and machine-readable format, where applicable. V20251216
- **Right to Object:** You have the right to object to the processing of your personal data, including for direct marketing purposes. If you object to marketing communications, we will stop sending them.
- **Rights Related to Automated Decision-Making and Profiling:** You have the right to object to automated decision-making and profiling that significantly affects you. You can also request human intervention in decisions based solely on automated processes.

When exercising any of your rights, we will respond within one month. However, if the request is particularly complex, we reserve the right to extend this period by an additional two months. We will notify you in such circumstances. It is essential to confirm your identity before taking any action on your behalf, and we retain the right to withhold action until we are satisfied with the legitimacy of your request. If we are unable to fulfil your request, we will notify you within one month and provide an explanation for our inability to do so.

Data Access

You have the right to access your personal data by submitting a Subject Access Request (SAR). Upon receiving your request, we will confirm what data we process, provide you with a copy of your data, and outline your data rights. We will respond within one month of receiving your request, as required by UK GDPR.

We will provide this service free of charge. However, if your request is manifestly unfounded, excessive, or repetitive, we may charge a reasonable administrative fee or refuse to act on the request, in accordance with data protection regulations.

You can submit a SAR using reasonable means, including by telephone, post, or email. If you request your data by email, we will provide the information in a commonly used electronic format unless you request otherwise.

Data Rectification

If you wish to amend any inaccurate data that we hold, please notify us specifically by telephone, post or email, or during the course of the provision of our services. We will make the amendment as soon as possible and in any event within one calendar month. If any data held is incomplete, you can complete this at any time. We may require this to be completed to allow us to provide our services (e.g. if we do not have your full address).

Data Erasure

You have the right to request that we erase your personal data in certain circumstances, including:

We no longer need your data (for example, when we have completed the services you requested).

You withdraw your consent, and there is no other lawful basis for us to continue processing your data. (Please note: If you have signed a contract with us to complete a claim, our contractual rights will still apply, and we may continue to contact you regarding any applicable cancellation fees or outstanding monies owed to us.)

You object to the processing of your data, as outlined in the "Right to Object" section below.

You believe your data has been unlawfully processed.

There is a legal obligation for us to erase your data under applicable laws.

You can request erasure by contacting us via telephone, post, or email. Upon receiving your request, we will assess whether we can comply and inform you of the next steps. Please note that we may not always be able to comply with your request due to legal or regulatory obligations, including our financial record-keeping requirements under FCA regulations. If this applies, we will inform you at the time of your request and explain the reasons for retention.

Data Restriction

You can restrict us from processing your data in the following circumstances:

You believe your data is inaccurate;

You believe your data has been unlawfully processed but do not want us to delete your data;

We no longer need your data but it is required by you for making or defending a legal claim; or

You object to the processing, as described below, but we are verifying this.

If you make a restriction request, we will still store a copy of your data but cannot use this. We will inform you if the restriction needs to be lifted.

You can make this request using reasonable means including by telephone, post or email. If you request for your data to be restricted, we will confirm whether this can take place and the next steps that we will take. If we cannot restrict your data, we will explain why and confirm any actions required to allow us to do so.

Right to Object

You can object to the processing of your data at any time. This right will only apply if we are using your data in relation to a legitimate interest or for marketing purposes. If you object, we will no longer process your data unless we have a compelling and legitimate reason not to do so (e.g. a legal obligation). In this case, you will be informed why we cannot stop processing your data.

You can always object to receiving marketing from us and we will stop processing your data for marketing purposes at any time.

Data Portability

You can request your data in a commonly used electronic format, and for us to transfer this to another entity or person, where we are processing your data with your consent or in accordance with our Terms and Conditions. This will only apply to information which is processed by automated means (e.g. by a computer). Where feasible, we will send your data directly to another entity or person.

Lodge a Complaint

We are registered with the Information Commissioner's Office (ICO) and comply with our legal obligations under UK data protection laws, including UK GDPR and the Data Protection Act 2018.

If you have concerns about how we handle your personal data, you have the right to raise a complaint internally with us. We take all complaints seriously and will investigate your concerns as soon as possible. You can contact us using the details below:

By email to: clients@directredress.com

Or post to: Booths Park 5, Chelford Road, Knutsford, Cheshire, WA16 8GS

Or by telephone on 01565 364 357

If you are not satisfied with our response, you also have the right to lodge a complaint with the ICO, which may investigate your complaint and determine whether we have complied with data protection laws. The ICO typically expects complaints to be raised within three months of your last meaningful contact with us.

You can contact the ICO using the details below:

Website: www.ico.org.uk

Helpline: 0303 123 1113

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

Marketing Communications

You can opt out at any time by using the unsubscribe link in emails or contacting us directly.

Cookies and Tracking Technologies

We use cookies to improve user experience and analyse site traffic. Please refer to our Cookie Policy for more details.

Other websites

Our website contains links to other websites. This Privacy Notice only applies to the Direct Redress website.