

Data Protection

What are the Data Protection principles that Lawyer Checker must adhere to?

Schedule 1 of the Data Protection Act 1998 lists the principles in the following terms:

1. Personal Data shall be processed fairly and lawfully.
2. Personal data shall be obtained only for one or more specified and lawful purposes, and shall not be further processed in any manner incompatible with that purpose or those purposes.
3. Personal data shall be adequate, relevant and not excessive in relation to the purpose or purposes for which they are processed.
4. Personal data shall be accurate and, where necessary, kept up to date.
5. Personal data processed for any purpose or purposes shall not be kept for longer than is necessary for that purpose or those purposes.
6. Personal data shall be processed in accordance with the rights of data subjects under this Act.
7. Appropriate technical and organisational measures shall be taken against unauthorised or unlawful processing of personal data and against accidental loss or destruction of, or damage to, personal data.
8. Personal data shall not be transferred to a country or territory outside the European Economic Area unless that country or territory ensures an adequate level of protection for the rights and freedoms of data subjects in relation to the processing of personal data.

How Lawyer Checker complies with the Data Protection Act

Fair and lawful processing of personal data

We ensure that all users of this service provide their customers with an appropriate explanation of how their personal data will be used within this service, namely to reduce the risk of fraud or error by verifying the ownership of a bank account with the express intention of setting up an electronic payment. Only licensed and regulated conveyancers or law firms are permitted to use this service. The service is powered by Experian, and Experian may subsequently disclose the data to third parties if it would assist with the prevention or detection of fraud or other crime.

Processing only for specified and lawful purposes

In addition to the measures described in point 1 above, we also ensure that all users of this service have a valid, current entry on the Information Commissioner's register of data controllers.

Adequacy, relevance and necessity of personal data

We ensure that the only personal data we require from users of this service is that which is necessary for the processing purpose described in point 1 above.

Accuracy of personal data

We take all appropriate technical and organisational measures to ensure that the personal data provided to us by users of this service is accurate.

Data retention

We and Experian may retain records of usage of this service for 12 months for audit and monitoring purposes. Users of the service may retain personal data for longer periods in order to comply with UK legislation including anti-money laundering legislation.

Subject access requests

Data subjects may request a copy of all the information that we hold about them by writing to the Data Protection Officer, Suite 4, Wright House, 67 High Street, Tarporley, CW6 0DP. There is a fee of £10 for this service.

Data security

We and Experian take appropriate technical and organisational measures against unauthorised or unlawful processing of personal data and against accidental loss or destruction of, or damage to, personal data. We also require users of this service to take such measures.

Transfers of data overseas

No personal data used within this service is transferred outside the European Economic Area.