

CJ Charles Privacy and Complaints Policy

Who are we?

We can be contacted on the contact details as set out on the home page of our website.

If you have questions about your personal information, please contact us by email, telephone or post.

Why do we collect and use your personal information?

We collect and use your personal information to provide you with our repair, maintenance and installation services.

We may also use your personal information to send marketing communications about similar products and services by email. Each marketing email will include an unsubscribe link, and you can object to receiving marketing at any time.

What is our lawful basis for handling your personal information?

Under UK GDPR, the lawful bases we rely on are:

- **Contract** – to deliver our services and fulfil our agreement with you.
- **Legal obligation** – where required by law (e.g. reporting to regulators).
- **Legitimate interests** – to send marketing about similar services, to work with professional service providers, or in the event of a merger or acquisition.

We rely on the **soft opt-in** for email marketing to existing customers, in line with PECR.

What happens if I do not provide my personal information?

If you do not provide the personal information we request, we may not be able to provide our services to you.

Who will we share your personal information with?

We may share your information with:

- Finance lenders/brokers (for finance applications)
- Law enforcement agencies and regulators (e.g. FCA, HMRC) where required
- Professional advisers (lawyers, accountants, compliance consultants) under confidentiality agreements
- Successor organisations if we are involved in a merger or acquisition

How long will we store your personal information?

- We will retain your information for **up to six years** from the date we stop providing services to you.
- If you consent to marketing, we will retain your data until you withdraw consent or unsubscribe.

What are your rights under UK GDPR?

You have the right to:

- Access your data
- Correct inaccurate data
- Request deletion (after services end)
- Restrict how we use your data
- Object to processing
- Data portability (e.g. in Excel or Word format)
- Withdraw consent at any time

We will respond to all rights requests within **one month**.

How can I exercise my rights?

You can contact us using the contact details at the top of this policy.

How do I complain?

- Contact us directly using the above details.
- Or contact the **Information Commissioner's Office (ICO)**:
 - **Online:** <https://ico.org.uk/concerns/>
 - **Phone:** 0303 123 1113

Cookie Policy

Our sites use cookies. Cookies are small text files that are placed onto your machine to help the site provide a better user experience. In general, cookies are used to retain user preferences, store information for things like shopping baskets, and provide anonymised tracking data to third party applications like Google Analytics.

As a rule, cookies will make your browsing experience better. However, you may prefer to disable cookies on this site and on others. The most effective way to do this is to disable cookies in your browser.

The only cookies in use on our site are for Google Analytics. Google Analytics is a web analytics tool that helps website owners understand how visitors engage with their website. Google Analytics customers can view a variety of reports about how visitors interact with their website so that they can improve it. We may collect information about your computer, including your IP address, operating system and browser type, for system administration and in order to create reports. This is statistical data about our users' browsing actions and patterns, and does not identify any individual. Google Analytics collects information anonymously.

You can opt out of Google Analytics without affecting how you visit our site.

Complaints Policy

Your views are important to us. If we fail to meet the high standards you expect or make a mistake, we want to know. We will investigate your complaint and aim to resolve the issue as quickly as possible. We also use feedback to help us improve our service.

How we handle complaints

Step 1: Getting in touch

If you wish to make a complaint, please contact us with the following details:

- Your full name, address, and telephone number
- Any reference number or previous correspondence you've had with us
- A clear description of the issue or concern.

You can reach us by post, by telephone or by email, using the details on the home page of our website.

If you require us to communicate with you in a different format (such as large print, braille, or by phone), please let us know and we'll do our best to accommodate you.

Step 2: Acknowledgement and resolution

We aim to resolve complaints as quickly as possible.

We aim to resolve your complaint straightaway and write to you to confirm, but if we can't then we will write to you within **three business days** to tell you:

- why we have not resolved your complaint
- who is dealing with your complaint
- when we will contact you again.

We will keep you informed on a regular basis but if you need an update, please contact us and ask to speak to the person handling your complaint.

If we can't agree a solution with you **within eight weeks** of receiving your complaint, we will send a letter giving our reasons for the delay and an indication of when we expect to provide a final decision; or we will issue our final decision letter which will explain our final position.

Step 3: only for complaints relating to products purchased via finance, if you remain dissatisfied

If we do not issue a final response within eight weeks, or if you are not satisfied with the outcome or progress of the complaint, you have the right to refer your complaint to the credit provider/s and/or the Financial Ombudsman Service.

On the rare occasion that we do receive a complaint, we take it very seriously. If you have an issue with a product purchased via finance and we have been unable to resolve your issue, please contact TradeHelp Ltd using the following details:

- Write: Marchwiel Centre, Bryn Lane, Wrexham Ind Est, LL13 9UT
- Telephone: 01978 666887
- E-mail: info@tradehelp.co.uk

If your complaint relates to the finance linked to your purchase you can still let us know about this, but we will forward it on to your credit provider. Your credit provider will acknowledge your complaint and investigate it thoroughly and issue their response within eight weeks.

What to do if you can't reach an agreement:

If you are not satisfied with the broker's/lender's response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of the lender's final response letter to you.

They can be contacted in the following ways:

- Write: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: [0300 123 9 123](tel:03001239123)
- E-mail: complaint.info@financial-ombudsman.org.uk

Further details can be found on the Financial Ombudsman Service website: www.financial-ombudsman.org.uk