

Financial Services

Privacy Notice

How we use your personal information

As a support service, the Financial Services Department provide the accountancy, cashiering, insurance, accounts payable, procurement, mortgages and banking functions for the Council. We use your information so that we can;

- Process and allocate payments made to the Council
- Deal with insurance claims
- Make payments for goods and services supplied to the Council
- Issue refunds
- Manage mortgage accounts with the Council

The Council has a duty to collect money which is owed to us. For details on how we manage accounts that are in arrears please see our [payments and collection privacy notice](#).

What we will do with it

The personal information we collect and use about you will be held and used by the Council, which may be in the form of electronic and paper records. In order to both make payments and accept payments, it is necessary to share some information with the Council's banking providers (e.g. Lloyds Bank, Allpay, Global Pay, PARIS).

It is necessary to share personal information with the Council's insurance providers (e.g. Zurich Municipal, Marsh, Royal Sun Alliance, Gallagher Bassett) in respect of insurance claims. Mortgage account holder details are also shared with LAMAC (Loan and Mortgage Administration Centre), who administer mortgages on behalf of the Council.

Information is shared with HMRC in respect of contractor payments, in accordance with the Construction Industry Scheme (CIS).

The Council also works with the National Fraud Initiative (NFI) to match electronic data within and between public and private sector bodies to prevent and detect fraud.

How long will we keep your information?

We will keep your information in accordance with the Council's Data Retention Policy, which reflects both statutory retention periods and best practice. When we no longer need to keep your information, we ensure that personal and confidential information is disposed of securely.

What will happen if you don't provide your personal information?

Without your personal information we will be unable to:

- Process payments to and from the Council
- Process insurance claims
- Manage mortgage accounts

More information

For more information about how we look after your information or to find out more about your rights, go to www.exeter.gov.uk/DataProtection or contact the Data Protection Officer on 01392 265257.