

# Former Tenancy Debt Recovery Privacy Notice

**The purpose RBH is processing your information is:** to manage and recover any outstanding debts from your former tenancy. This includes contacting you about balances owed, arranging repayment plans, discussing rehousing options, updating account records, and taking legal action if necessary.

**Our legal basis for doing this is:** that it is necessary for the performance of a contract (your tenancy agreement) and to recover any money owed after it ends.

**As part of this process the following information may be obtained by RBH:** Personal details, contact details, financial details, former tenancy address and account information, payment history and outstanding balances and information relating to any legal action (if applicable).

**As part of this processing your personal data may be shared with:** Debt collection agencies.

**Your personal information will then be kept on our records:**

- **If the debt is settled:**  
For 6 years after the balance has resolved. This allows us to meet our legal and financial reporting obligations and deal with any queries or claims.
- **If the debt is still outstanding but no legal action is taken:**  
For up to 6 years from the date you last made a payment or last confirmed the debt in writing, because these actions reset the legal time period for enforcement under the Limitation Act 1980.
- **If legal action is taken:**  
Until the case has fully concluded, including any appeals. After the case ends, we keep the information for a further 6 years to comply with legal and regulatory requirements.

You have a number of rights which we have to respect. One of these is a right to see all your personal information that RBH processes. For more information on your rights and for further information on how RBH protects your personal information please see the [RBH Privacy Statement](#).

If you are unhappy with how RBH processes personal information you may complain to the UK's regulator, the Information Commissioner's Office (ICO).

Web: <https://ico.org.uk/concerns/>  
Phone: 0303 123 1113

RBH employs a Data Protection Officer (DPO) to ensure RBH protects your rights when processing your personal information. The DPO can be contacted in the following ways:

**Email:** [DPO@rbh.org.uk](mailto:DPO@rbh.org.uk)  
**By letter:** DPO, RBH, Unique Enterprise Centre, Belfield Road, Rochdale, OL16 2UP  
**By Phone:** [0800 027 7769](tel:08000277769)