



Blackburn with Darwen Council Privacy Notice: Breathing Space Mental Health Crisis Debt Moratorium

Service area – Adult Social Care (Mental Health)

Purpose we collect the data

Breathing Space Mental Health Crisis Debt Moratorium is a debt respite scheme. It provides protections for people who are resident in England and Wales who are in problem debt. The protections include pausing enforcement action and contact from creditors and freezing interest and charges on certain debts. This service is available for people receiving mental health crisis treatment and offers protections which lasts as long as a person is in mental health crisis treatment, plus 30 days.

Categories of data we collect

Name

Address

Postcode

Contact Number

Email address

DOB

Detail of debt/income (if available)

Confirmation that the data subject is receiving mental health crisis treatment (where applicable).

Legal basis for processing

Article 6(1) Processing shall be lawful only if and to the extent that at least one of the following applies:

(c) Legal Obligation. The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020

Who we share the information with

Debt advisory scheme provided by Central Government, nominated service provider 'Rethink'

How long we hold the data

Current Year plus 6

Who to contact about the personal data the Council may hold about you.

If you have any queries in relation to how the Council processes your personal information for this programme of work, please contact the following: The Data Protection Officer, Blackburn with Darwen Council, The Town Hall, King William Street, Blackburn, BB1 7DY or via email: acesstoinformation@blackburn.gov.uk Or via telephone: 01254 585226