

Ontime Privacy Notice

Effective date: 23rd October 2026

Version: 2.2

This Privacy Notice explains how Ontime Payments Limited ("Ontime", "we", "us", "our") collects, uses, shares and protects your personal information when you use Ontime to pay bills from your salary.

1. Our approach to privacy

Our service is designed to enable you to pay your existing bills through authorised deductions from your net salary. We process personal information only where it is necessary to deliver that service, to meet legal obligations, and to protect you and our partners.

We do not use personal data for marketing.

2. Who we are

Ontime is the trading name of Ontime Payments Limited (company number 15474033).

Registered and postal address:

167-169 Great Portland Street 5th Floor London W1W 5PF United Kingdom

We are registered with the Information Commissioner's Office (ICO) as a data controller under registration number ZB684820.

3. How our service works and our data roles

Your employer is the controller of its payroll data. Its payroll software provider processes that data on your employer's behalf.

Our service operates in four stages. Our role under UK GDPR differs by stage:

a) Quick Check

This is when a company you're applying to for a product or service, such as an energy supplier or lender (we call them your biller), checks whether you may be able to pay with Ontime.

- The biller is the data controller.
- We act as a data processor on the biller's instructions.
- The payroll software providers we work with check your details against the payroll records they hold, acting on behalf of the employers they work for.

The biller sends us your name, date of birth and postcode, and may also send your email address, phone number and employer name where available. We pass these to the payroll software providers we work with, to find out whether one of them runs your employer's payroll. Each provider uses automated matching to tell us how likely it is that it holds a payroll record for you. We pass that result to the biller.

b) Full Check and set-up

If you choose to use Ontime, you provide additional information (including your National Insurance number) to confirm eligibility and set up deductions. We send your National Insurance number to each payroll software provider that found a likely match, to confirm which payroll record is yours. Because the Quick Check isn't always right, this can occasionally include a provider that doesn't run your employer's payroll. Only providers that hold a payroll record for you send us your employment

and pay details, listed in section 4. We then confirm to the biller whether you can pay with Ontime and, if you can, share a suggested payment date matched to your payday.

- From this point, we are the data controller for the information we hold about you.

c) Ongoing deductions and service delivery

While your deductions are running, we use information needed to operate, confirm, stop or refund deductions, and to meet our legal, accounting and contractual obligations.

d) If your salary deductions stop

If you leave your job, your payments to your biller may move to another method, such as Direct Debit. As part of the service you signed up to, while your instruction to pay through Ontime is in place, we check regularly (usually monthly) with the payroll software providers we work with whether you have joined an employer they cover. We use your name, date of birth, postcode and National Insurance number to do this. If we find your new employer, we'll tell you before the first deduction, and you can opt out. Otherwise your payments will restart from your salary. You can ask us to stop these checks at any time.

Your instruction to pay through Ontime ends when your biller cancels it (including when you ask them to), when a fixed-term agreement has ended and no payment has been made for 60 days, or two years after your last salary deduction.

4. Personal information we collect

Depending on how you interact with us, we may collect:

Identifiers and contact details

- Name
- Date of birth
- Postcode and address
- Email address and mobile number

Employment details

- Employer name
- Payroll software provider
- Employment start date
- Employment status and contract type (for example, full-time or part-time)
- Industry
- Payroll and employee identifiers, including the employee unique identifier generated by payroll software

Pay details

- Gross salary, or your total gross pay over the last 12 months
- Pay frequency
- Pay dates

If you have more than one current employment, we collect these employment and pay details for each of them (see section 6).

We never receive your full payroll record or payslip, only the employment and pay details listed above.

National Insurance number

- Used for the Full Check, to confirm your identity when your deductions are set up, and for the checks in section 3d
- We use a reference number instead to run your deductions, and keep your National Insurance number securely with the rest of your records (see section 9)

Deduction and service data

- Deduction amounts and schedules
- Payment and reference details
- Messages we send you about your deductions

Support communications

- Messages and correspondence when you contact us (for example via email or phone)
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5. Where we get your personal information

We collect personal information from three sources.

From you

- Information you provide when you choose to pay with Ontime, including your National Insurance number. You may enter this in your biller's journey, in which case the biller passes it to us.
- Anything you tell us when you contact us.

From the biller you are applying to

- Your name, date of birth and postcode, and where available your email address, phone number and employer name.
- Your account reference with the biller, and the amounts and dates of the payments you have agreed to make.
- Confirmation that you've agreed to pay through Ontime, and when you set up or cancel that arrangement.

From your employer, through its payroll software provider

- The result of the Quick Check (section 3a).
 - Confirmation that the Full Check has succeeded.
 - The employment and pay details listed in section 4, for each current employment found.
 - Confirmation of each deduction made or failed.
 - Whether you have joined an employer they cover, when we check for a new employer (section 3d).
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6. How we use personal information and our lawful bases

The main purposes and lawful bases are:

Quick Check

- Lawful basis: decided by the biller, usually its legitimate interests in checking whether you can pay with Ontime

Full Check, set-up and deductions

- Lawful basis: Performance of a contract, or steps you have asked us to take before entering into one
- We use your information to set up and run the salary deductions you have asked for
- We use your employment and pay details to schedule and manage your deductions around your payday. If you have more than one employment, we use details such as contract type and industry to choose the one most suitable for taking your payments

Checking for a new employer

- Lawful basis: Performance of our contract with you (see section 3d)

Legal, accounting and audit obligations

- Lawful basis: Legal obligation

Messages about your deductions and customer support

- Lawful basis: Performance of our contract with you and our legitimate interest in answering your questions

Your agreement to salary deductions

When you set up Ontime, you agree to your employer, now or in the future, paying this bill from your salary through Ontime. Employment law requires this agreement before an employer can make a deduction. It is separate from how we use your personal information, which is set out above. You can cancel at any time through your biller, which stops future deductions.

7. Who we share personal information with

We share personal information with:

- Billers – whether you can pay with Ontime, a suggested payment date matched to your payday, and confirmation of deduction setup, changes, failures or settlement
- Payroll software providers we work with – your details for the Quick Check and Full Check, so they can find your payroll record, and, if your deductions stop, to check whether you have joined a new employer
- Your employer, through its payroll software provider – the instructions needed to run your deductions. We do not share any details of your billers with your employer. Your payslip shows the deduction as an Ontime payment
- Service providers – such as hosting and IT providers, acting under contract
- Professional advisers – legal, accounting and insurance advisers where required
- Regulators or authorities – where legally required

We do not sell personal data.

8. International transfers

We store your personal information in the UK, with backups and some of our internal systems in the European Economic Area (EEA). UK law recognises the EEA as protecting personal information to the same standard as the UK.

Some of our suppliers may access information from outside the UK and EEA, for example to provide technical support. When that happens, we use safeguards approved under UK data protection law, such as UK-approved contract clauses. You can ask us for details.

9. Data retention

We keep personal information for these periods:

- Quick Check details: deleted within two weeks, unless you go on to set up Ontime
 - Incomplete set-up: deleted within 30 days
 - Your personal information and records of your deductions, including your National Insurance number: kept while you pay through Ontime and for six years after your last payment, so we can answer questions, look into problems and deal with any disputes
 - Anonymised information, which can no longer identify you: may be kept for reporting and analysis
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10. Your rights

You have rights under UK GDPR, including the right to:

- Access personal data
- Correct inaccurate data
- Request deletion (where applicable)
- Restrict or object to processing
- Data portability

You can make a request by contacting privacy@ontime.co.

11. Marketing

We only send you messages needed to run the service, such as information about your deductions or changes to the service. We do not share your personal information with anyone for their marketing.

12. Security

We apply appropriate technical and organisational measures to protect personal information, including access controls, encryption and monitoring.

13. Complaints and contact details

If you have questions or a complaint about this Privacy Notice, you can contact us at **privacy@ontime.co**.

You can also complain to the Information Commissioner's Office (ICO) at ico.org.uk.

14. Changes to this notice

This notice may be updated from time to time. If we make important changes, we will tell you by email or through your biller.