

## **YOUR COMPANY NAME** Privacy Notice

### **Who we are**

**YOUR COMPANY NAME** are a Commercial Finance Brokers based in **YOUR CITY**. We act as a Broker/Intermediary for our customers.

**YOUR COMPANY NAME** is an Appointed Representative of Optimum ELITE, a trading name of Optimum Commercial Solutions Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services.

Optimum Commercial Solutions Limited is included on the Financial Services Register under registration number 808754. You can check this via the FCA website [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

### **How we will use the information about you**

Here at **YOUR COMPANY NAME** we take your privacy seriously and will use your personal information in several ways which will help us;

1. make lender decisions,
2. for fraud prevention,
3. for audit,
4. for statistical analysis,
5. credit reference checks

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. If you apply to us for insurance, we will pass your details to the insurer. Information you provided may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We will not disclose your information to any company outside of the panel of Banks/Lenders/Funders except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, review our Privacy Policy on our website **YOUR WEB ADDRESS**

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## Additional Marketing

However, from time to time we would like to contact you with details of other services we provide. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you.

- Post
- Email
- Phone
- Text
- Automated Call

## Your Personal Data:

### What we need

**YOUR COMPANY NAME** will be what is known as the 'controller' and the 'processor' of the personal data you provide to us. We collect personal data about you which may also include any special types of information or location-based information.

### We also gather

Name, address, date of birth, contact details, family and lifestyle details, personal financial details, employment status, tax status, bank details, residential property details, rental property details, rental income, lease information.

### Why we need it

We need to know your basic personal data to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need to provide, and oversee this service to you.

For processing of data to be lawful under GDPR **YOUR COMPANY NAME** use;

Contract: the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.

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## What we do with it

Automated Decision Making: **YOUR COMPANY NAME** will pass your data captured to lenders, funders and banks whom may use automated decision-making in respect of your application for finance. We will only collect the minimum amount of data needed and have a clear retention policy for the profiles we create.

You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or any significant affects. You can request human intervention and challenge a decision made this way by contacting our Data Protection Officer.

All the personal data we use is controlled by **YOUR COMPANY NAME** in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the European Union. No 3rd parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data. More information on this framework can be found on our website, **YOUR WEB ADDRESS**

We may pass your data to Lenders to provide you with offers of products suitable to meet your customer requirements.

Your data is stored electronically on our cloud encrypted server. Our server is based in the UK.

## How long we keep it

We are required to keep your basic personal data, such as name, address, contact details, date of birth, family and lifestyle details for a minimum of 6 years, after which time it will be destroyed. The information used for marketing will be kept with us until you notify us that you no longer wish to receive this information.

## What are your rights?

If at any point you believe retained information is incorrect you can request to see this information and even have it corrected and possibly deleted. Providing you with this information is free of charge, but charges may apply for excessive requests.

If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

Where relevant, you have the right to withdraw consent and object at any time and this means that we cannot process your data provided without your consent.

More information about your rights can be found on the Information Commissioners website.  
<https://ico.org.uk>

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO).

Our Data Protection Officer is **YOUR COMPANY DPO** and you can contact them at **EMAIL ADDRESS**

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We will share your details with the panel of Banks/Lenders/Funders, so that they process your information, allowing **YOUR COMPANY NAME** to offer suitable and sustainable products that they provide. If you consent to us passing your details for the purposes within the notice, please sign to confirm.

Signed.....

Print Name.....

Dated.....

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