

## B&P Finance Consultants Ltd - Privacy Notice

### Who are we?

B&P Finance Consultants Ltd are Commercial Finance Brokers based in Maidstone, Kent. We act as an broker/intermediary for our customers. B&P Finance Consultants Ltd are Authorised and Regulated by the Financial Conduct Authority.

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

Here at B&P Finance we take your privacy seriously and will use your personal information in a number of ways which will help us;

1. Assess your funding options,
2. Liaise with the likely lenders
3. For audit/regulation purposes
4. For fraud prevention,
5. Credit reference checks which may undertaken by the lenders

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. 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 ourselves, the lenders, any introducer involved and your professionals involved with the transaction, except to help prevent fraud/regulatory requirements 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, please contact [neil@financeforbusinesses.co.uk](mailto:neil@financeforbusinesses.co.uk)

### Additional Marketing

However, from time to time we would like to contact you with detail of other products/lender options available in the market. 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

B&P Finance Consultants Ltd will be what's 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, dates of birth email, dependents, financial status ie bank statements, background assets & income along with details of the funding proposal, your relevant experience and other information relevant to your funding enquiry.

### Why we need it

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

For processing of data to be lawful under GDPR B&P Finance Consultants use;

- (a) Consent: the individual has given clear consent to process their personal data for a specific purpose.
- (b) Contract: the processing is necessary for a contract we have with the individual, or because they have asked us to take specific steps before entering into a contract.
- (c) Legal obligation: the processing is necessary for us to comply with the law (not including contractual obligations), or our regulatory requirements with the Financial Conduct Authority.
- (d) Vital interests: the processing is necessary to protect someone's life.
- (e) Public task: the processing is necessary for us to perform a task in the public interest or for official functions, and the task or function has a clear basis in law.
- (f) Legitimate interests: the processing is necessary for your legitimate interests or the legitimate interests of a third party unless there is a good reason to protect the individual's personal data which overrides those legitimate interests. (This cannot apply if you are a public authority processing data to perform your official tasks.)

### What we do with it

All the personal data we use is controlled by B&P Finance 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 are available on request.

We may pass your data to various funders in order 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 European Union.

**How long we keep it**

We are required under to keep your basic personal data, such as name, address, contact details, etc for a minimum of 7 years. 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 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 at any time and this means that we cannot process your data provided without your consent.

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 Neil Pointin and you can contact them at [neil@financeforbusinesses.co.uk](mailto:neil@financeforbusinesses.co.uk)

We will share your details with the various lenders & funders, any introducing broker plus the solicitors, valuers and other professionals involved in the transaction where required. This will enable us to process your information, allowing B&P Finance Consultants Ltd to offer suitable and sustainable products. If you consent to us passing your details for that purpose, please sign to confirm.”

Signed.....

Print Name.....

Dated.....