

## Background

Under the General Data Protection Regulation, a business must disclose at the earliest stage, a privacy notice, detailing how data is processed, controlled and distributed. Businesses must retain records of how consent was gained and evidence the consent. Red text is for editing and tailoring to your business. One of the biggest challenges is to encourage people to read privacy information. People are often unwilling to engage with detailed explanations, particularly where they are embedded in lengthy terms and conditions. This does not mean that privacy notices are merely a formality; it means that they have to be written and presented effectively.

## Information should:

- use clear, straightforward language;
- adopt a simple style that your audience will find easy to understand;
- not assume that everybody has the same level of understanding as you;
- avoid confusing terminology or legalistic language;
- draw on research about features of effective privacy notices when developing your own;
- align to your house style. Using expertise, for example in-house copywriters can help it fit with the style and approach your customers expect;
- align with your organisation's values and principles. Doing so means that people will be more inclined to read privacy notices, understand them and trust your handling of their information;
- be truthful. Don't offer people choices that are counter-intuitive or misleading;
- follow any specific sectoral rules as well as complying with data protection law, for example in advertising or financial services sectors; and
- ensure your privacy notices are consistent across multiple platforms and enable rapid updates to them all when needed. Privacy notices can be managed using content management systems (CMS)

## Who are we?

Business Finance Plus Limited are Business Finance Consultants based in Birmingham. We act as a consultant for our customers.

## How we will use the information about you?

Here at Business Finance Plus Limited we take your privacy seriously and will use your personal information in a number of ways which will help us;

1. Assist lenders/advisors/providers make 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 wish to consider insurance, we may pass your details to an appropriate advisor/ insurer/provider. 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 lenders/advisors/ brokers we use 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, please contact [info@businessfinanceplus.co.uk](mailto:info@businessfinanceplus.co.uk)

#### Additional Marketing

However, from time to time we may like to contact you with detail of other finance related products and 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.

- Email  
 Phone

#### Your Personal Data:

##### What we need

Business Finance Plus Limited 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, date of birth, personal asset, liability, income & expenditure statements.

##### Why we need it

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

##### What we do with it

All the personal data we use is controlled by Business Finance plus Limited in the UK, however, for the purposes of IT hosting and maintenance, this information is located on secure servers located 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 will be provided on request.

We may pass your data to Financial Services companies 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 UK.

##### How long we keep it

We are required under to keep your basic personal data, such as name, address, contact details, your identity personal asset statements 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 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) web address: [www.ico.org.uk](http://www.ico.org.uk)

Our Data Protection Officer is Martin Shearwood, and you can contact him at [info@businessfinanceplus.co.uk](mailto:info@businessfinanceplus.co.uk)

**Privacy Notice**

**Name:**

**Address:**

**Email:**

**Phone:**

**Mobile:**

**Employer/Business:**

**Occupation:**

We will share your details only with the panel of lenders / financial services businesses that relate to your requirements, so that they process your information, allowing Business Finance Plus Limited to offer suitable and sustainable products that they provide. If you consent to us passing your details for that purpose sign to confirm."

Signed.....

Print Name.....

Dated.....