

## **PRIVACY NOTICE**

### **How we will handle your personal data and protect your privacy.**

A guide to how we meet the requirements of the Data Protection Act

Making sure personal data is secure and properly dealt with is of paramount importance in our dealings with you. It is therefore important you understand what information we will take, why we need it, and how we will process your details.

### **What data will you ask me for?**

To help us to fully understand your financial needs and be able to give good advice, we need to obtain information about you, your family, your personal circumstances, and your preferences.

Some of the information will be private and may be sensitive, such as details of your income and expenditure, health, debts and credit commitments, legal proceedings and adverse credit. Much of the information you provide will, as part of your application, be passed on to the company whose products you apply for.

### **Do I have to provide my personal data?**

For us to be able to give you suitable advice, we need you to provide all the information we ask for as openly and honestly as possible. If you prefer not to disclose some information, please tell us that you prefer not to disclose it and we will assess whether this will alter or impede the work we are doing for you.

### **How will you use my data?**

There are a number of reasons we need to process your personal data;

The primary reason is to allow us to do the job you've asked us to do. Specifically, we will use your data to:

- 1) Assess and provide advice to meet your needs and circumstances;
- 2) Introduce you to a range of product and service providers that best meet your requirements;
- 3) Administer cases and assist processing of applications;
- 4) Tell you about any changes to products and service we have arranged for you;
- 5) Inform you about products and services we think may be suitable for you (unless you ask us not to send you this information)

We may also process your information to meet our legal and regulatory requirements.

These may include:

- 1) Complying with the regulations set out by the Financial Conduct Authority and other regulators as required;
- 2) Preventing financial crimes such as money laundering and fraud by passing your details to other relevant bodies such as the police and National Crime Agency where required.

We may also process your personal data for our own legitimate interests. Typically, these would be limited to:

- 1) Analysing our business for trends and research how we can improve our services to customers;
- 2) Reviewing the work we have carried out for you to ensure we have met the regulations and quality standards;
- 3) Ensuring we are able to exercise or defend legal challenges in future.

### **How long we will store your data?**

We will only keep your personal information as long as necessary. How long that is depends on the type of data and what work we have carried out. In most cases, your personal data will be stored for an indefinite period as we need to keep evidence that we have fulfilled our legal and regulatory requirements.

### **Can I see a copy of my personal data?**

Yes. Please write to our Data Controller (details below) and we will provide a copy of any personal data we hold within one calendar month of receiving your request. Please note that we may need to verify your identity before providing the information.

**What if my data is incorrect or incomplete?**

You have the right to have your data corrected or completed by contacting our Data Controller in writing (details below). Please be aware that we need to maintain records of information as it was at the time of the advice or the transaction taking place.

**Can I have my data erased?**

If we have provided you with advice or processed a transaction on your behalf, we will not normally be able to erase your personal data. This is because we are obliged to maintain records of our advice and transactions to meet our regulatory requirements and in case we need to exercise or defend legal claims in future.

**Who is your Data Controller?**

Our Data Controller is:

Business Credit Solutions Ltd

2 Merus Court, Meridian Business Park, Leicester LE19 1RJ

01949 869076 or [andy@bcsolutions.info](mailto:andy@bcsolutions.info)

Our registration number on the Information Commissioner's Office register is ZA225062

**How can I get more information?**

If you would like further details on how we use your personal information or if you have any data protection queries, please write to:

The Data Protection Officer, Business Credit Solutions Ltd  
PO Box 10390, Melton Mowbray, Leicestershire LE14 4WD  
Telephone: 01949 869076  
Facsimile: 01949 869076  
[andy@bcsolutions.info](mailto:andy@bcsolutions.info).

If you'd like to make a complaint about how we have handled your personal data, please write in the first instance to The Data Protection Officer at the above address.

If you are not satisfied with the Data Protection Officer's response, you can make a complaint to:

Information Commissioner's Office, Wycliffe House, Water lane, Wilmslow, Cheshire, SK9 5AF  
Telephone: 0303 123 1113 (local rate) or 01625545745 (national rate)

Email through their website at: <https://ico.org.uk/concerns>