

# **Privacy Notice**

# Who we are?

UK Business and Finance Solutions Ltd is a Commercial Finance Broker registered with Companies House in the United Kingdom under company registration number 11005876, based at Orchard Court 4, Harry Weston Road, Coventry CV3 2TQ.

# What data do we collect?

Our Company collects the following data:

- Personal identification information (Name, email address, phone number, etc.)
- Financial information (bank statements and credit reports) needed to assess clients' eligibility for financial products and services.
- Business information (business plans and financial projections) needed to assess clients' business viability and creditworthiness.
- Information about clients' financial history, credit score, and other relevant financial data needed to assess their creditworthiness and eligibility for financial products and services.
- Information about clients' employment status, income, and other relevant personal data needed to assess their eligibility for financial products and services.
- Information about clients' preferences and interests, which may be used to provide customized financial products and services that meet their specific needs.

# How do we collect your data?

You directly provide Our Company with most of the data we collect. We collect data and process data when you:

- Register online or other communication methods for our services.
- Voluntarily complete a customer survey or provide feedback on any of our message boards or via email.
- Use or view our website via your browser's cookies.
- Information given to us on application forms, when you talk to us in person, over the phone or through the device you use and when new services are requested.
- From or through other organisations (for example funders and credit reference agencies).

Our Company may also receive your data indirectly from the following sources:

- Business partners
- Funders
- Credit reference agencies
- Referral sources
- Publicly available sources



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### How will we use your data?

Our Company collects your data so that we can:

- Process your application and manage your request.
- Email you with special offers on other products and services we think you might like.
- Improve our products and services
- Personalize the client experience

Data Type	Data use
Personal information	Personalizing the client experience
Financial information	Providing financial products and services to clients

# Lawful Basis for Processing Data

Data Type	Lawful Basis for Processing
Personal information	Consent
Financial information	Contractual necessity

If you agree, Our Company will share your data with our partner companies so that they may offer you their products and services.

- Credit reference agencies
- Funders

When Our Company processes your data, it may send your data to, and also use the resulting information from, credit reference agencies to prevent fraudulent purchases.

#### How do we store your data?

Our Company securely stores your data on cloud computing platforms.

Our Company will keep your Personal Data for as long as is required to fulfil its purpose. When the data is no longer necessary to the purpose for which it was collected, UKB Finance will proceed to erase all your Personal Data held in its systems without undue delay.

#### Marketing

Our Company would like to send you information about products and services of ours that we think you might like, as well as those of our partner companies.

If you have agreed to receive marketing, you may always opt out at a later date.

You have the right at any time to stop Our Company from contacting you for marketing purposes or giving your data to other members of the Our Company Group.



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# What are your data protection rights?

Our Company would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

**The right to access** – You have the right to request Our Company for copies of your personal data. We may charge you a small fee for this service.

**The right to rectification** – You have the right to request that Our Company correct any information you believe is inaccurate. You also have the right to request Our Company to complete the information you believe is incomplete.

**The right to erasure** – You have the right to request that Our Company erase your personal data, under certain conditions.

**The right to restrict processing** – You have the right to request that Our Company restrict the processing of your personal data, under certain conditions.

**The right to object to processing** – You have the right to object to Our Company's processing of your personal data, under certain conditions.

**The right to data portability** – You have the right to request that Our Company transfer the data that we have collected to another organization, or directly to you, under certain conditions.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email:

Email us at: info@ukbfinance.co.uk Call us at: 0330 113 8133 Or write to us at: www.ukbfinance.co.uk

#### Cookies

Cookies are text files placed on your computer to collect standard Internet log information and visitor behaviour information. When you visit our websites, we may collect information from you automatically through cookies or similar technology.

For further information, visit www.ukbfinance.co.uk.

#### How do we use cookies?

Our Company uses cookies in a range of ways to improve your experience on our website, including:

- Keeping you signed in
- Understanding how you use our website
- Improving customer experience based on your interaction with our website



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### What types of cookies do we use?

There are a number of different types of cookies, however, our website uses:

**Functionality** – Our Company uses these cookies so that we recognize you on our website and remember your previously selected preferences. These could include what language you prefer and location you are in. A mix of first-party and third-party cookies are used.

Advertising – Our Company uses these cookies to collect information about your visit to our website, the content you viewed, the links you followed and information about your browser, device, and your IP address. Our Company sometimes shares some limited aspects of this data with third parties for advertising purposes. We may also share online data collected through cookies with our advertising partners. This means that when you visit another website, you may be shown advertising based on your browsing patterns on our website.

# How to manage cookies

You can set your browser not to accept cookies, and the above website tells you how to remove cookies from your browser. However, in a few cases, some of our website features may not function as a result.

### **Privacy policies of other websites**

UK Business and Finance Solutions Ltd.'s website contains links to other websites. Our privacy policy applies only to our website, so if you click on a link to another website, you should read their privacy policy.

# Changes to our privacy policy

Our Company keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated on 26 May 2023.

#### How to contact us

If you have any questions about Our Company's Privacy Policy, the data we hold on you, or you would like to exercise one of your data protections rights, please do not hesitate to contact us.

Email us at: info@ukbfinance.co.uk Call us: 0330 113 8133 Or write to us at: www.ukbfinance.co.uk

### How to contact the appropriate authority

Should you wish to report a complaint or if you feel that Our Company has not addressed your concern in a satisfactory manner, you may contact the Information Commissioner's Office at www.ico.org.uk



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