

Elmfield Rural Finance Privacy Notice

Who we are

Elmfield Rural Finance is a trading style of Elmfield Commercial Finance which are Commercial Finance Brokers based in Arrathorne, North Yorkshire. We act as a broker for our customers. Elmfield Rural Finance are Authorised and Regulated by the Financial Conduct Authority. FRN 771983

How we will use the information about you

Here at Elmfield Rural Finance we take your privacy seriously and will use your personal information in a number of 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. 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 other than the lenders we approach on your behalf, 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@elmfieldruralfinance.co.uk

Additional Marketing

From time to time we would like to contact you with details of any newsletters and 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

Elmfield Rural Finance 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.

Other information

We also gather name, address, email, contact number, credit and financial status and any other information required to submit a loan application on your behalf.

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.

For processing of data to be lawful under GDPR Elmfield Rural Finance use;

(a) Consent: the individual has given clear consent for you to process their personal data for a specific purpose.

(b) 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.

(c) Legal obligation: the processing is necessary for you to comply with the law (not including contractual obligations).

What we do with it

All the personal data we use is controlled by Elmfield Rural 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 can be found www.elmfieldruralfinance.co.uk

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

Your data is stored electronically on our 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 and any data required to submit a loan application on your behalf 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 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 Kirsty Haslam and you can contact them at info@elmfieldruralfinance.co.uk

We will share your details with the lenders and banks we feel most appropriate, so that they process your information, allowing Elmfield Rural Finance 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