LinQ Finance Privacy Notice

Who we are

LinQ Finance are a trading style of Linq Finance Group Ltd which are Commercial Finance Brokers. We act as a Broker and Commercial Finance Advisor for our customers. The company are Authorised and Regulated by the Financial Conduct Authority. FRN 922084

How we will use the information about you

We take your privacy seriously and will use your personal information in several ways which will help us;

1. Identify the most appropriate lender, broker or packager for your borrowing requirements
2. Prevent Fraud
3. Ensure Full Compliance with FCA Audit Requirements
4. To help with statistical analysis,
5. To provide information for Credit Reference Checks

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies, If you apply to us for insurance we will pass your details to the insurer.

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 Banks, Lenders, Brokers and Packagers we have identified to support you 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 craig@linqfinance.com

Additional Marketing

From time to time we would like to contact you with detail of other services we provide, details of special offers and general market / lender news and updates. 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

The Company will be what is known as the Data Controller and 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

Your name, address, email, telephone number, details of dependents, employment details, personal asset and liability statement, credit history and general financial status.

Why we need it

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

For processing of data to be lawful under GDPR The Company use the data under the following;

(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).

(d) Vital interests: the processing is necessary to protect someone's life.

(e) Public task: the processing is necessary for you to perform a task in the public interest or for your 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.

What we do with it

Automated Decision Making:

The Company will pass your data captured to Banks, Lenders, Brokers and Packagers who may use automated decision-making in respect of your application for finance. We will only collect the minimum amount of data needed and have a clear retention policy for the profiles we create.

You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or any significant affects. You can request human intervention and challenge a decision made this way by contacting craig@linqfinance.com

All the personal data we use is controlled by The Company 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 on our website.

We may pass your data to Banks, Lenders, Brokers and Packagers to provide you with offers of products suitable to meet your customer requirements.

Your data provided to us is stored securely on our encrypted Computer server which is located in the UK

How long we keep it

We are required under current regulations to keep your basic personal data provided to us including name, address, telephone and email contact information 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 and object at any time and this means that we cannot process your data provided without your consent.

More information about your rights can be found on the Information Commissioners website. https://ico.org.uk/

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 Craig Bennett and you can contact them at craig@linqfinance.com

We will share your details with the Banks, Lenders, Brokers and Packagers whom we believe can best serve your requirements so that they process your information, allowing The Company to offer suitable and sustainable products that they provide. If you consent to us passing your details for the purposes within the notice, please sign to confirm.

Signed……. Print Name…….
Dated……