

PRIVACY NOTICE

EgoPetram FS Limited, incorporated and registered in England and Wales with company number 12723640 whose registered office is at 2 Kinsbourne Close, Harpenden, Hertfordshire, AL5 3PB (the Company) acts as a commercial finance broker of non-regulated finance for its customers and clients.

The Company is authorised by the Financial Conduct Authority under the Firm Reference Number (FRN) 931739 as an Appointed Representative of White Rose Finance Group Ltd who are themselves authorised and regulated by the Financial Conduct Authority (FRN 630772).

HOW THE COMPANY WILL USE THE INFORMATION ABOUT YOU

The Company will take your privacy seriously and will use your personal information in several ways which will help:

1. to make lender decisions,
2. for fraud prevention,
3. for audit,
4. for statistical analysis,
5. for credit reference checks

The Company may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies.

The Company will not disclose your information to any company outside of White Rose Finance Group Ltd and its panel of lenders or registered lenders outside of the panel except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how The Company maintains the security of your information and your rights to access/alter and change the information that is held on you, please contact enquiries@egopetram-fs.co.uk

ADDITIONAL MARKETING

However, from time to time The Company would like to contact you with details of other products and services that are available. If you consent to being contacted for this purpose, please tick to say how you would prefer to be contacted .

Post

Email

Phone

Text

WHAT THE COMPANY NEEDS FROM YOU

EgoPetram FS Ltd will be what is known as the 'controller' and the 'processor' of the personal data you provide.. The Company will collect personal data about you which may also include any special types of information or location-based information.

YOUR PERSONAL DATA MAY INCLUDE

Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity.

Employment and remuneration information, (including salary/bonus schemes/dividends/overtime/sick pay/other benefits), employment history.

Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents.

Any pre-existing financial products and the terms and conditions relating to these.

WHY YOUR DATA IS NEEDED

The Company need to know your basic personal data to provide you with an accurate recommendation for your personal circumstances. The Company will not collect any personal data from you that is not required to provide and oversee this service to you.

For the processing of data to be lawful under GDPR The Company will use:

- (a) Consent: the individual has given clear consent for The Company to process their personal data for a specific purpose.
- (b) Contract: the processing is necessary for a contract that The Company has with the individual, or because The Company have asked you to take specific steps before entering a contract.
- (c) Legal obligation: the processing is necessary for The Company 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 The Company to perform a task in the public interest or for its official functions, and the task or function has a clear basis in law.
- (f) Legitimate interests: the processing is necessary for The Company's 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 THE COMPANY WILL DO WITH IT

Automated Decision Making: The Company will pass your data to lenders who may use automated decision-making in respect of your application for finance. The Company will only collect the minimum amount of data needed and have a clear retention policy for the profiles that are created.

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 effects. You can request human intervention and challenge a decision made this way by contacting The Company at enquiries@egopetram-fs.co.uk

All your personal data is controlled by EgoPetram FS Ltd in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the United Kingdom and the European Union. No third parties have access to your personal data unless the law allows them to do so. The Company has a Data Protection regime in place to oversee the effective and secure processing of your personal data. More information on this framework can be obtained on request by writing to The Training and Compliance manager at enquiries@egopetram-fs.co.uk.

We may pass your data to other third parties to provide you with offers of products suitable to meet your personal requirements.

HOW LONG IT WILL BE KEPT

The Company is required under regulation to keep your basic personal data, such as name, address, and contact details for a minimum of 6 years, after which time it will be destroyed. The information used for marketing will be kept by The Company 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 The Company has handled your personal data, you can contact our Data Protection Officer at [enquiries @egopetram-fs.co.uk](mailto:enquiries@egopetram-fs.co.uk) who will investigate the matter.

Where relevant, you have the right to withdraw consent and object at any time and this means that The Company 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 any response of the Company or believe it is processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO) <https://ico.org.uk/>

The Company's Data Protection Officer is David Callé and you can contact him at david@egopetram.co.uk

CONSENT

The Company will share your details with companies who will process your information, in turn allowing The Company to offer you with suitable products that lenders may provide.

Before The Company can proceed, your consent is needed to do this. You can withdraw your consent at any time. Please be aware though, that if you do this, The Company will not be able to proceed any further with your application and depending on the stage reached The Company may not be able to remove all your data due to its responsibilities laid out by the Financial Conduct Authority.

Do you agree to The Company holding and sharing your data in this way? If so, please sign and return a copy of this document.

I/We consent to The Company (EgoPetram FS Ltd) holding and sharing my/our data in accordance with the above policy:

Client Signature: _____

Client Full Name: _____

Date: _____