

Zone Financial Services Ltd Privacy Notice

Who we are

Zone commercial are a trading style of Zone Financial Services Ltd which are Commercial Finance Brokers based in Manchester. We act as a Broker for our customers. Zone Financial Services Ltd are Authorised and Regulated by the Financial Conduct Authority. FRN 718564

How we will use the information about you

Here at Zone Commercial 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. For credit reference checks

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

We will not disclose your information to any company outside of our panel of lenders 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 neil@zonecommercial.co.uk.

Additional Marketing

However, from time to time we would like to contact you with detail of other products or 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

Zone Commercial 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.

We also gather

Name, address, email, telephone numbers, dependents, financial status –

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 Zone Commercial use;

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

What we do with it

All the personal data we use is controlled by Zone Commercial 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.

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

Your data is stored electronically on our cloud encrypted server. Our server is based in the UK

How long we keep it

We are required under regulation to keep your basic personal data, such as name, address, contact details, financial details 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 Neil Emmott and you can contact them at neil@zonecommercial.co.uk

We will share your details with a panel of lenders, so that they process your information, allowing Zone Commercial 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