

## Who we are

Zone Commercial Finance are a trading style of Zone Financial Services Ltd which are Commercial Finance brokers based in Chadderton, Oldham . We are Authorised and Regulated by the Financial Conduct Authority ref 718564.

For the purpose of the General Data Protection Regulation (EU) 2016/679 (GDPR) the data controller is Zone Financial Services Ltd 4 Racefield Hamlet, Chadderton, Oldham OL1 2TB. ICO Reference Z1775765.

## What data do we collect?

Our Company collects the following data:

- Identity data: includes first name, surname, marital status, title, date of birth, gender, passport (copy), driving licence (copy) and utility bills (copy).
- Contact Data: includes residential address, business address, email address and telephone numbers.
- Financial Data: includes bank statements, details of your income and expenditure, assets & liabilities.

## 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:

- Provide us with information via a website enquiry.
- Complete our data capture documents, and /or our Fact Find.
- Complete a lender application form.
- Supply any additional information that you advise us about to help progress the application.
- Respond to phone calls/emails requesting specific information from you.

Our Company may also receive your data indirectly from third parties or publicly available sources such as:

- Companies House
- Credit reference agencies
- Google Searches
- Social Media channels
- Land Registry

## How will we use your data?

Our Company collects your data so that we can:

- Process your application and manage your request.
- Communicate with you regarding the application.
- To allow us to contact the finance providers and submit your application.
- To comply with our regulatory responsibilities.
- Email you with special offers on other products and services we think you might like.
- To handle any complaints

## How do we store your data?

Our Company operates a paperless data policy where possible.

Data held electronically is stored via cloud technology and is securely and independently backed up. We do not operate servers. All our IT hardware is encrypted.

Any physical data we hold, would be stored securely in the following locations:

Data Location	Security
4 Racefield Hamlet Chadderton OL1 2TB	security camera, Multi-Locked Entrance, Locked Document Store

Retention periods:

- Where no service is provided, we will keep your enquiry details for a period of 24 months.
- We will keep client records for a period of 6 years where our services are provided.
- We will keep information relating to a complaint for a period of 2 years from closure.
- We will keep data analytics records for a period of 6 years.

## Marketing

Our company understands that with the introduction of Consumer Duty, it is likely the level of communications issued by our business will increase. This will be necessary to support customers to understand the products and services offered and to provide support to customers throughout the lifecycle of the relationship. Our Company would like to send you information about products and services of ours 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.

## 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:

By email: [info@zonecommercial.co.uk](mailto:info@zonecommercial.co.uk)

By telephone: 0161 241 2970

By mail: 4 Racefield Hamlet , Chadderton , OI1 2TB

## 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 in March 2024.

## 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@zonecommercial.co.uk](mailto:info@zonecommercial.co.uk)

Call us: 0161 241 2970

Or write to us at: 4 Racefield Hamlet , Chadderton, Oldham OL1 2TB.

## Complaints – 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.

Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Website: <https://ico.org.uk/make-a-complaint/>

Helpline number: 0303 123 1113