

## **PRIVACY NOTICE**

### **THIS PRIVACY NOTICE TELLS YOU WHAT TO EXPECT WHEN LINKMASTER FINANCE LIMITED COLLECTS PERSONAL INFORMATION**

#### **HOW WE USE YOUR INFORMATION**

We may collect and process the following data about you;

Information that you provide by filling forms on our website.

Information you provide to us by telephone, E-Mail or face to face.

If you contact us, we may keep a copy of that correspondence or notes from phone conversations.

#### **VISITORS TO OUR WEBSITE – [www.linkmasterfinance.co.uk](http://www.linkmasterfinance.co.uk)**

When someone visits [www.linkmasterfinance.co.uk](http://www.linkmasterfinance.co.uk) we use a third party service, Google Analytics to collect standard internet login information and details of visitor behaviour patterns. We do this to find out such things such as the number of visitors to various parts of the site. This information is only processed in a way which does not identify anyone. We not make, and do not allow, Google Analytics to make any attempt to find out the identities of those visiting our website. If we do want to collect personally identifiable information through our website, we will tell you at the start of the process. We will make it clear when we collect personal information and will explain what we intend to do with it. There is a link on our website to this Privacy Notice.

#### **USE OF COOKIES BY LINKMASTER FINANCE LIMITED**

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site. These cookies are used to collect information about how visitors use our website. We use the information to compile reports and help us improve our website. The cookies collect information in an anonymous form, including the number of visitors to the website and blog, from where the visitors have come and the pages they visited.

#### **ADVERTS / PROMOTIONS / NEWSLETTERS**

We use a third-party provider, Mailchimp, to produce and deliver our adverts and promotions. We gather statistics around opening and clicks using industry standard technologies, including clear gifs to help us monitor and improve our e-newsletter.

#### **PEOPLE WHO E-MAIL US**

Any E-Mail sent to us, including attachments, may be monitored and used by us for reasons of security and for monitoring compliance with office policy. E-Mail monitoring or blocking software may also be used.

Please be aware that you have a responsibility to ensure that any E-Mail you write is within the bounds of the law.

#### **PEOPLE WHO MAKE A COMPLAINT TO US**

When we receive a complaint from a person, we make up a file containing the details of the complaint. This normally contains the identity of the complainant and any other individuals involved in the complaint. We will only use the personal information we collect to process the complaint and to check on the level of service we provided.

We usually have to disclose the complainant's identity to whoever the complaint is about. This is inevitable where, for example, the accuracy of the person's record is in dispute.

We usually have to disclose details of the complaint to our Professional Indemnity Broker and Insurer. If the complaint is about Data Protection, then the matter may also be referred to the Information Commissioner's Office (ICO) – Wycliffe House, Water Lane, Wilmslow. Cheshir.SK9 5AF. Helpline 0303 123 1113, or by E-Mail to [casework@ico.org.uk](mailto:casework@ico.org.uk). See also <https://ico.org.uk/global/contact-us/>. Our ICO number is Z4781980.

We may be required to disclose a copy of our file to the Information Commissioner's Office (ICO) should an adjudicator be required to consider the complaint case.

We will keep personal information contained in complaint files in line with our retention policy. This means that information relating to a complaint will be retained for ever whilst still retaining Professional Indemnity Insurance as this is a condition of the Insurance.

### **PEOPLE WHO USE OUR SERVICES**

LINKMASTER FINANCE LIMITED provide a range of Financial Services to Data Subjects. We process data provided by the data subject and other sources in order to provide the service the data subject has requested and for other closely related purposes. When people subscribe to our services, they can cancel their subscription at any time and are given an easy way of doing this.

### **USE OF DATA PROCESSORS**

Data processors are third parties who provide elements of our service for us. We have contracts in place with our data processors. This means that they cannot do anything with your personal information unless we have instructed them to do so. They will not share your personal information with any organisation apart from us. They will hold it securely and retain it for the period as we instruct. Our data processors / third parties we use include:

Rebecca Scrambler Design Studio, Google Analytics, Mailchimp.

Banking Arrangements: Bank of Scotland

Regulatory and Compliance opinion where required: Wycliffe Compliance Services Limited / NACFB  
Crime, Sanctions and PEP checking: National Crime Agency / UK Sanctions List / Fact Finding re PEP

Back Office Systems: Genmar (UK) Ltd

### **DATA PROTECTION OFFICER: MICHAEL DUNNE – CONTACT DETAILS BELOW - YOUR RIGHTS**

Under the General Data Protection Regulations (2018), you have rights as an individual which you can exercise in relation to the information, we hold about you.

### **CONFIRMATION OF WHETHER, AND WHERE, THE CONTROLLER IS PROCESSING THEIR PERSONAL DATA**

LINKMASTER FINANCE LIMITED **is the Data Controller and a processor**. LINKMASTER FINANCE LIMITED undertakes data processing within the EEA.

### **DATA PROVIDED BY YOU**

- Funder application details: for example but not limited to, your name, national insurance number, postal address, your email address, your IP address, telephone numbers, date of birth, bank account details, home ownership details, reason for borrowing, your assets and liabilities, details of your proof of identity documentation, proof of address documentation, evidence of additional equity available and evidence of any other business interests
- When you talk to us: for example on the phone, or in person including call recordings and voice messages. We may monitor or record calls with you to check we have carried out your instructions, to resolve queries or disputes, to improve the quality of our service or for regulatory or fraud prevention purposes
- In writing: for example letters, emails, texts and other electronic communications
- Online: for example when you use our website or mobile app
- In financial reviews, for renewals and in any surveys etc

### **DATA PROVIDED TO AND BY THIRD PARTIES**

- Data from credit reference agencies, most likely to be Experian
- Data from fraud prevention agencies
- Publicly available information: for example, from the land registry, companies house, the electoral register, other information available online.
- Data from your representatives where relevant, your accountant and lawyers.
- Data from your employers.

## **WHAT ARE YOUR DATA PROTECTION RIGHTS AND CHOICES?**

Your personal data is protected by legal rights, which include:

- Right to be informed – Individuals have the right to be informed about the collection and use of their personal data
- The right of access to your personal data – Individuals have the right to access and receive a copy of their personal data and other supplementary information.
- The right to rectification- Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
- The right to erasure – Individuals have the right to have their personal data erased.
- The right to restrict processing – Individuals have the right to request the restriction or suppression of their personal data.
- The right to portability – This allows individuals to obtain and reuse their personal data for their own purposes across different services.
- The right to object – this gives individuals the right to object to the processing of their personal data in certain circumstances, it also gives individuals the absolute right to stop their data being used for direct marketing
- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

There may be reasons why we need to keep or use your data, but please tell us if you think we should not be processing your data.

### **RIGHT TO OBJECT TO PROCESSING FOR THE PURPOSES OF DIRECT MARKETING**

Data Subjects may notify the Firm, at any time, if they wish to exercise their right to be removed from any Direct Marketing activities. LINKMASTER FINANCE LIMITED may still contact the Data Subject in order to fulfil any contractual obligations concerning the policies and services provided

### **CHANGES TO THIS PRIVACY NOTICE**

We will keep our privacy notice under regular review. The date of the version and number will appear and the foot of the page.

### **HOW TO CONTACT US**

If you want to request any information about our Privacy Policy, you can email us or write to:

**LINKMASTER FINANCE LIMITED**

**OCTOBER LODGE, CARMEL STREET, GREAT CHESTERFORD. ESSEX. CB10 1PH**

**Tel No: 01799 53341 - E-Mail: [michael@linkmasterfinance.co.uk](mailto:michael@linkmasterfinance.co.uk)**