

Exclusive Commercial Services Limited

Telephone: 07533711596 / Email: emma.ecs@outlook.com
Office Address: 24 Crofters Mill, Sutton in Craven, North Yorkshire, BD20 7EW

Exclusive Commercial Services Ltd Privacy Notice

Who we are

Exclusive Commercial Services Ltd are Commercial Finance Brokers and are an appointed representative of Commercial Finance Brokers UK Ltd who are regulated by the FCA, No 736199. We act as a broker for our customers. Exclusive Commercial Services Ltd are Authorised and Regulated by the Financial Conduct Authority (FCA number 979321).

How we will use the information about you

Here at Exclusive Commercial Services Ltd and CFBUK we take your privacy seriously and will use your personal information in a number of ways which will help us approach lenders in order to obtain an offer of finance for any project you instruct us to seek finance for.

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

We may also share details about you and any offer of finance to any lender, guarantor (intended or otherwise), and your legal, property or accounting advisors as well as to any individual or firm who may have introduced you to us in the first place.

In addition to the above, we will not disclose your information to any company or individual other than in connection with obtaining the finance you seek except to help prevent fraud or if required by law to do so.

If you are an Introducer, we will use your data solely to contact you with information about Exclusive Commercial Services Ltd and CFBUK about the services we can offer. We will never provide your data to 3rd parties.

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 Emma Wood at Exclusive Commercial Services Ltd or Karl MALLETT at CFBUK on 0800 999 2015 or compliance@cfbuk.org

Additional Marketing

If you are a customer, we will not use your data for marketing purposes. If you are an introducer, we will contact you from time to time with details of our services

Your Personal Data – customers/clients:

What we need

Exclusive Commercial Services Ltd and CFBUK Ltd will be what is known as the “data controller” 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.

To meet our contractual obligations to you, to source an offer of finance for your consideration, we will gather information in the following areas:

- Personal information eg your name, date of birth, marital status, family status,
- Your contact information eg phone numbers, personal and business address, email addresses

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- Financial information eg bank, credit card and mortgage statements, statements of your assets & liabilities; statements of your income & expenditure, financial information about your business, copies of your credit reports etc

Why we need it

We need to know your basic personal data to obtain an offer of finance on your behalf from lenders. We will not collect any personal data from you we do not need to provide and oversee this service to you.

Automated Decision Making: Our panel of lenders 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 effects. You can request human intervention and challenge a decision made this way by contacting us at compliance@cfbuk.org.

Processing is lawful under GDPR because we have asked you to take specific steps before entering into a contract.

What we do with it

All the personal data we use is controlled by Exclusive Commercial Services Ltd and CFBUK Ltd in the UK. However, for the purposes of IT hosting and maintenance, this information may be 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 at www.cfbuk.org.

We may pass your data to UK based lenders, to provide you with offers of loans and mortgages suitable to meet your requirements.

Your data is stored electronically on our encrypted Server which is at CFBUK's offices in Woodbridge, Suffolk. This server is backed up to a Microsoft OneDrive, which is a cloud-based facility. We also keep some records in paper format. These files are stored in a locked office at our premises and will be archived to an external 3rd party archiving company once your loan has completed and drawn down. If you do not complete a loan through us, we will destroy all data we hold of you after 6 months.

How long we keep it

We are required to keep your data for a minimum of 6 years after which time it will be destroyed.

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 about how we have handled your personal data, you can contact our Data Protection Officer, Emma Wood DPO at Exclusive Commercial Services Ltd who will investigate the matter or CFBUK's DPO Karl Mallett who can be contacted through compliance@cfbuk.org or 0800 999 2015.

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Where relevant, you have the right to withdraw consent at any time and this means that we cannot process your data provided once your consent has been withdrawn.

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).

We will share your details with those banks and other lenders who might be interested in lending money to you, so that they can process your information, allowing Exclusive Commercial Services Ltd /CFBUK Ltd to offer suitable and sustainable products that they provide. If you consent to us passing your details for that purpose sign to confirm.

Client 1

Signature:

Print Name:

Date:

Client 2

Signature:

Print Name:

Date:

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