



## **Business Loan Services (UK) Ltd Privacy Notice**

### **Who we are:**

We are Business Loan Services (UK) Ltd (referred to as BLS) and we can be contacted using the following details:

Telephone Number: 08456 809 728

Address: Oakleigh, 4 Chapel Row, Dinas Powys, Vale of Glamorgan, CF64 4LD

Email address: [info@businessloanservices.co.uk](mailto:info@businessloanservices.co.uk)

Data Protection Officer/ contact: Robert Warlow

ICO Registration Number: ZA045388

### **Our legal grounds for holding your data:**

The UK's data protection laws allow us to use your personal data provided we have a lawful basis to do so. This includes sharing it in certain circumstances, as described below.

We consider we have the following reasons (legal bases) to use your personal data:

- Performance of contract with you: we need to use your personal data to be able to successfully legally contract with you.
- Compliance with our legal obligations: we need to use your personal data so as to comply with certain legislation such as financial crime legislation.
- Legitimate interests: these are our business and commercial reasons for using your data, which we have balanced against your interests. We have certain legitimate interests in using your data which are not outweighed by your interests, fundamental rights or freedoms. These legitimate interests are to help prevent and detect financial crime, fraud and money laundering, to promote responsible lending, and to assist our compliance with the legal and regulatory requirements placed upon us.
- Your consent: You can withdraw this consent at any time, in which case we will cease to use it, unless we have a right and a need to continue processing it for one of the other reasons set out above.

More information on how we use your personal data and for what purposes is set out below.

### **What data do we collect?**

#### **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, equipment requirement 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
- In financial reviews, for renewals and in any surveys etc

#### **Data we collect when you use our services?**

- Transaction data: for example what sort of products you are selecting, the length of term, the types of asset you are looking at financing, business type and geographical location
- Payment data: for example, the amount, origin, frequency, history and method of your payments
- Usage and profile data: for example, the profile you create to use our website and mobile app and how you use it. We gather this data from the devices you use, using cookies and other software
- Register online or other communication methods for our services.
- Voluntarily complete a customer survey or provide feedback on any of our message boards or via email.
- Use or view our website via your browser's cookies.

#### **Data provided to and by third parties**

- Data from persons that introduce you to us: for example brokers, product suppliers, financial advisers, agents, finance providers or other third parties
- Publicly available information: for example, from the land registry, companies house, the electoral register, other information available online or in the media, including social media
- Data from your representatives where relevant: for example your legal and financial advisers such as lawyers and accountants

We may also require a statement signed by an independent qualified accountant as to your financial worth which may include information such as your gross and net worth, your assets and liabilities and information as to your available collateral or security. You will be asked to consent to the provision of this information.

#### **Special Category Data**

In the course of your interactions with [Your Business Name] you may share information that is classified as 'Special Category Data'. This could include data about:

- Race
- Ethnic origin
- Politics

- Religion
- Trade union membership
- Genetics
- Biometrics
- Health
- Sex life
- Sexual orientation

Where you do share information relating to any of these categories e.g., when you may share information about your health or a characteristic of vulnerability BLS will always seek explicit consent from you to store and process such information.

### **Why is personal data collected by us**

BLS collect personal data for a number of reasons.

From time to time, we may contact you to ask for your consent to use your personal data for other purposes. Your personal data may also be used for other purposes where required or permitted by law.

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested. We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

From time to time, we may provide your information to our partners, third parties and customer service agencies for research and analysis purposes so that we can monitor and improve the services (or as the case may be) we provide. We may contact you by post, e-mail or telephone (or as required) to ask you for your feedback and comments on our services (or as the case may be).

### **How will we use your data?**

Our Company collects your data so that we can:

- Process your application and manage your request.
- Email you with special offers on other products and services we think you might like.
- To monitor the performance of our products and services to ensure consumer outcomes are being achieved

### **Lawful Basis for Processing Data**

<b>Data Type</b>	<b>Lawful Basis for Processing</b>
Personal Identification Data (e.g., name, national insurance number, postal address, email address, date of birth)	Performance of contract, Compliance with legal obligations, Legitimate interests
Financial Data (e.g., bank account details, assets and liabilities, payment data)	Performance of contract, Compliance with legal obligations, Legitimate interests

Transaction Data (e.g., products selected, length of term, types of asset)	Performance of contract, Legitimate interests
Usage and Profile Data (e.g., website usage, cookies)	Legitimate interests, Consent
Special Category Data (e.g., health, race, religion)	Explicit consent

### **When Personal Data is shared**

Your personal data may be used by our partners, lenders, brokers, agents, sub-contractors, lawyers before, during and after your agreement facilitated by us, who we will then be sharing your personal data with and who may also process and retain your data both before, during and after your agreement facilitated by us. Any of these third parties may contact you by post, e-mail or telephone (or as required).

We may also share your personal data with, fraud prevention agencies, law enforcement agencies, regulators and other authorities, any agent that you have given us authority to communicate with and persons you ask us to share your data with, companies that we introduce you to, market researchers tracing and debt recovery agencies and customer service agencies for the purposes set out above. These agencies and firms may also share your personal data with others.

If, in the future, we sell, transfer or merge all or part of our business or assets, including the acquisition of other businesses, we may share your data with other parties. We will only do this if they agree to keep it safe and private and to only use it in the same ways as set out in this notice.

### **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.

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 at our email [info@businessloanservices.co.uk](mailto:info@businessloanservices.co.uk)

For further information on how your information is used, how we maintain the security of your information and your rights in relation to it, please contact us via email [info@businessloanservices.co.uk](mailto:info@businessloanservices.co.uk)) or call us on 08456 809 728

### **How long is your data kept**

We will retain your personal data as long as you are a customer with us. We may retain your personal data beyond this date for the purposes mentioned above and will in any case at all times retain your personal data for the minimum period required by law. We may also retain your data to deal with any disputes, to maintain records and to show we have dealt with you fairly.

We may also retain your data for research and statistical purposes in which case we will ensure it is kept private and used only for these purposes.

Data about live and settled accounts is kept on credit files for six years from the date they're settled or closed. If the account is recorded as defaulted, the data is kept for six years from the date of the default.

### **Marketing**

You have the right at any time to stop **BLS** from contacting you for marketing purposes.

### **Cookies**

BLS does not use cookies to track and test customer engagement and actions throughout the customer journey or customer communications.

### **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 August 2025.

### **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@businessloanservices.co.uk](mailto:info@businessloanservices.co.uk)

Call us: 08456 809 728

Or write to us at: Oakleigh, 4 Chapel Row, Dinas Powys, Vale of Glamorgan, CF64 4LD

### **How to make a complaint and contact the appropriate authority**

If you are unhappy about how your personal data has been used by us, please contact us and we will be happy to register a complaint.

You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data. You can contact them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 or by email to [casework@ico.org.uk](mailto:casework@ico.org.uk). See also <https://ico.org.uk/global/contact-us/>.