

ADD Property Finance

Privacy Notice

Who we are

ADD Property Finance is a Trading Style of ADD Capital Finance Limited – we are Specialist Finance Brokers based in Dorset. We act as a broker for our customers. ADD Capital Finance Limited is Authorised and Regulated by the Financial Conduct Authority. FRN 674671

How we will use the information about you

Here at ADD Property Finance we take your privacy seriously and will use your personal information in several ways which will help us;

1. make lender decisions,
3. for audit,
4. for statistical analysis,
5. credit reference checks

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. Information you provided may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We will not disclose your information to any company outside of ADD Property Finance 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 daniel@addcapitalfinance.co.uk.

Additional Marketing

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

Your Personal Data:

What we need

ADD Property Finance 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, dependents, current and historic financial circumstances.

Why we need it

We need to know your basic personal data to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need to provide and oversee this service to you.

For processing of data to be lawful under GDPR ADD Capital Finance Limited use;

- (a) Consent: the individual has given clear consent for you to process their personal data for a specific purpose.
- (b) Contract: the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.
- (c) Legal obligation: the processing is necessary for you to comply with the law (not including contractual obligations).

What we do with it

Automated Decision Making: ADD Property Finance will pass your data captured to lenders/ banks whom 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 affects. You can request human intervention and challenge a decision made this way by contacting daniel@addcapitalfinance.co.uk.

All the personal data we use is controlled by ADD Property Finance 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. More information on this framework can be found on our website.

We may pass your data to packagers 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 and contact 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 Daniel Hornblow, Director who will investigate the matter.

Where relevant, you have the right to withdraw consent and object at any time and this means that we cannot process your data provided without your consent.

More information about your rights can be found on the Information Commissioners website. <https://ico.org.uk/>

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 Daniel Hornblow and you can contact them at daniel@addcapitalfinance.co.uk.

Declaration

I/We declare that all information provided to date is true and accurate as at today's date and understand that the information provided to date shall form the basis of all advice given.

I/We declare that I/We have not withheld any information surrounding My/Our personal circumstances which could affect My/Our mortgage application, and understand that if I/We have withheld information, this may prevent ADD Property Finance presenting your application to lending institutions.

I/We consent to ADD Property Finance, and any company associated with them, processing both manually, and by electronic means, My/Our personal data for the purpose of providing advice, administration, and management. ADD Property Finance confirm we will not use your personal information for any other purpose and will only retain it for as long as necessary.

I/We give permission for ADD Property Finance to submit a Decision in Principle on My/Our behalf and give permission to the lender to make enquiries with credit reference agencies and understand that a record of any check may be kept by the agency.

Signed.....

Signed.....

Name

Name

Dated

Dated