



FUSION LENDING LTD PRIVACY NOTICE

WHO WE ARE

Fusion Lending Ltd are Commercial Credit Brokers based in West Sussex. We act as a broker for our customers.

Fusion Lending Ltd are Authorised and Regulated by the Financial Conduct Authority under FRN 947328 as an Appointed Representative of SME Business Finance Ltd FRN 703334

HOW WE COLLECT YOUR DATA

You directly provide Our Company with most of the data we collect. We collect data and process data when you:

- 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.
- Completing any of our application forms for any service we may provide

We may also receive your data indirectly from our Introducers

HOW WE WILL USE YOUR INFORMATION

Here at Fusion Lending Ltd we take your privacy seriously and will use your personal information in a number of ways which will help us;

1. to process your information & manage your request
2. make lender decisions
3. for fraud prevention
4. for audit
5. for statistical analysis
6. to email you special offers on other products & services we think you might like

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. If you apply to us for insurance, we will pass your details to the insurer. 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 outside company 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 Darren Renton on darren@fusionlending.co.uk

YOUR PERSONAL DATA – WHAT WE COLLECT

Fusion Lending Ltd 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; your full name, address, email, DOB, telephone number(s), personal bank details, spouse name, business details, financial information

WHY WE NEED YOUR INFORMATION

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

For processing of data to be lawful under GDPR, Fusion Lending Ltd 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

WHAT WE DO WITH YOUR INFORMATION

All the personal data we use is controlled by Fusion Lending Ltd 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. Your data is stored electronically on our cloud encrypted server. Our server is based in the UK

We may pass your data to our panel of lenders in order to provide you with offers of products suitable to meet your customer requirements.

HOW LONG WE KEEP IT

We are required under GDPR regulation to keep your basic personal data, such as name, address, DOB & personal bank 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 our Data Protection Officer who will investigate the matter.

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

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)

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 at our email: hello@fusionlending.co.uk

