

Melrose Commercial Finance Limited Privacy Notice

Who we are

Melrose Commercial Finance Limited are Commercial Finance Brokers based in Glasgow, Scotland. We act as a Broker for our customers. **Melrose Commercial Finance Limited** are Authorised and Regulated by the Financial Conduct Authority. **FRN 632035**

How we will use the information about you

Here at **Melrose Commercial Finance Limited** we take your privacy seriously and will use your personal information in a number of ways which will help us;

1. make lender decisions,
2. for fraud prevention,
3. credit reference checks – these are carried out by the lenders.

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

We will not disclose your information to any company outside of our lenders 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 elaine@melrosecommerical.co.uk

Additional Marketing

However, from time to time we would like to contact you with detail of other Commercial or Buy to Let products which 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
- Text
- Automated Call

Your Personal Data:

What we need

Melrose Commercial Finance Limited 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, telephone numbers, dependents, financial status, bank statements, proof of Identity, Proof of address, date of birth, employment status, Director/Shareholder information

Why we need it

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 **Melrose Commercial Finance Limited** use;

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 it

All the personal data we use is controlled by **Melrose Commercial Finance Limited** 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 www.melrosecommercial.co.uk

We may pass your data to Banks, Financial Institutions, Mortgage 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 regulation to keep your basic personal data, such as name, address, contact details, bank statements, Proof of Identity, Proof of Address 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 and object 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).

Our Data Protection Officer is **Elaine MacDonald** and you can contact them at **elaine@melrosecommercial.co.uk**

We will share your details with Banks, Financial Institutions, Mortgage Lenders and Lawyers so that they process your information, allowing **Melrose Commercial Finance Limited** to offer suitable and sustainable products that they provide. If you consent to us passing your details for that purpose sign to confirm.

Signed..... Print Name..... Dated.....