



Privacy Notice

Who we are

BC Asset Finance Ltd are Commercial Finance Brokers based in Northern Ireland. We act as a broker for our customers. BC Asset Finance Ltd are Authorised and Regulated by the Financial Conduct Authority. FRN 671075

How we will use the information about you

Here at BC Asset Finance Ltd 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. Prevent fraud
3. Provide information to funders for credit reference checks

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 panel of 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 us at info@bcassetfinance.co.uk

Your Personal Data:

What we need

BC Asset Finance Ltd will be what is known as the controller and 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

Names, addresses, telephone numbers, email addresses, dates of birth, bank details, details on the nature of your business.

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 which we do not need in order to provide and oversee this service to you.

For processing of data to be lawful under GDPR BC Asset Finance Ltd use;

Consent: you have given us consent for us to process your personal data for the purposes of an application for finance.

Contract: the processing is necessary to set up a financial contract should your application be accepted.

Legal obligation: the processing is necessary for us to comply with the regulations.

Legitimate interests: the processing is necessary for our legitimate interests or the legitimate interests of our panel of lenders, unless there is a good reason to protect your personal data which overrides those legitimate interests.

What we do with it

All the personal data we use is controlled by BC Asset Finance 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 is available on request from info@bcassetfinance.co.uk

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

How long we keep it

We are required under regulation to keep your basic personal data, such as names, addresses, telephone numbers, email addresses, dates of birth, bank details & details on the nature of your business 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 Jonathan Campbell 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).

Information Commissioner's Office Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate) www.ico.org.uk

We will share your details with our panel of lenders so that they process your information, allowing BC Asset Finance Ltd to offer you suitable and sustainable products that they provide.