

## PRIVACY NOTICE

### **Who Are We?**

Bithell Davies Funding Solutions Ltd is a dedicated Commercial Finance Broker that provides our clients with personal, individual service. We'll ask relevant questions to ensure we have the right information to offer you what we think is the best finance for you and your particular needs.

This Consent & Privacy Notice outlines our process and obligations regarding using your personal information, including our obligations regarding processing, storing, and protecting your data.

What personal data do we need from you?

We hold only your personal data (name, address, email, account details, etc.) as we consider it necessary to provide relevant advice.

### **What do we use it for?**

We use this information to administer applications to prospective lenders, maintain client databases and issue marketing material. All personal information is held securely per the EU's General Data Protection Regulation and any subsequent regulation that follows from it in the future.

### **How do we obtain your data?**

We only obtain personal data about you from you or from any lenders or other firms that you have agreed can pass this information on to us. We do not use social media to gather data, nor do we use your location data if you access our website from your smartphone.

### **Special Category Data**

During your interactions with Bithell Davies Funding Solutions Ltd, you may share information 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 share information relating to any of these categories, e.g., when you may share information about your health or a characteristic of vulnerability, Bithell Davies Funding

Solutions Ltd will always seek your explicit consent to store and process such information.

## **How do we protect your data?**

All personal data we hold is held securely. Electronic data is protected by passwords and encryption and backed up regularly.

We will keep your information for no longer than we need to provide our services to you and as required by relevant legislation.

Your personal data may also be passed on to our regulators, auditors, and compliance as necessary. It will not be transferred outside the United Kingdom/European Union to third-party countries without your specific consent.

## **Marketing**

Bithell Davies Funding Solutions Ltd understands that with the introduction of the Consumer Duty, our business will likely increase the level of communications issued. This will be necessary to help customers understand the products and services offered and to provide support throughout the lifecycle of the relationship.

Our Company would like to send you information about our products and services that we think you might like.

If you have agreed to receive marketing, you may always opt-out at a later date. You can stop Our Company from contacting you for marketing purposes.

## **What are your rights?**

Our Company wants to ensure you fully know your data protection rights. Every user is entitled to the following:

The right to access – You can request copies of your personal data from our company.

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 think is incomplete.

The right to erasure—Under certain conditions, you can request that Our Company erase your personal data.

The right to restrict processing—Under certain conditions, you have the right to request that Our Company limit the processing of your personal data.

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 we have collected to another organisation or directly to you under certain conditions.

You can request a copy of the personal information we hold about you. If you wish to receive a copy or want to be removed from the marketing side of our database, please get in touch with us using any of the contact details shown.

You are also free to close your relationship with us at any time. However, we may retain archived copies of your information as required by law or for legitimate business purposes, including fraud prevention.

If you ask, we have one month to respond to you. If you would like to exercise any of these rights, please get in touch with us at our email: [info@bafinancesolutions.com](mailto:info@bafinancesolutions.com)

Call us at: 01387 259678

Or write to us: 68 St Michael St, Dumfries DG1 2QF

You also have a right to complain to the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

You can unsubscribe from receiving marketing e-mails from us by clicking the "unsubscribe" link at the bottom of any marketing e-mail we send. Once you do this, you will no longer receive our marketing e-mails.

## **Cookies**

'Cookies are small files saved to the user's computer hard drive that track, save, and store information about the user's interactions with and usage of websites. They allow a website, through its server, to provide the users with a tailored experience within the website.

Our website uses cookies to remember the personal settings you have chosen at our website. In no other context do we use cookies to collect information that identifies you personally. Most of the cookies we set are automatically deleted by your computer when you leave our website or shortly afterwards.

Our website uses anonymous session cookies (short-term cookies that disappear when you close your browser) to help you navigate the website and make the most of its features. If you log into our website as a registered user, your session cookie will also contain your user ID so we can check which services you can access.

Our website uses tracking software to monitor visitors' usage and better understand how they use it. Google Analytics provides this software, which uses cookies to track visitor usage. That software will save a cookie to your computer's hard drive to track and monitor your engagement and usage of the website but will not store, save, or collect personal information.

Should you wish to prevent the use and saving of cookies from our website onto your computer's hard drive, you should take the necessary steps within your web browser's security settings to block all cookies from our website.

## Changes to our privacy policy

Our company regularly reviews its privacy policy and posts updates on this web page. This policy was last updated on 28 October 2024.

## How to contact us

If you have any questions about Our Company's Privacy Policy or the data we hold on you or would like to exercise one of your data protection rights, please do not hesitate to contact us.

### Contact Details

Bithell Davies Funding Solutions Ltd

Address: 68 St Michael St, Dumfries DG1 2QF.

T: 01387 259678

Email: [hello@bithelldaviesfs.com](mailto:hello@bithelldaviesfs.com)

Always looking **beyond the figures.**

T 01387 259 678 E [hello@bithelldavies.co.uk](mailto:hello@bithelldavies.co.uk) W [bithelldavies.co.uk](http://bithelldavies.co.uk)

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We do not recommend or advise. Our aim is to secure finance for you on the most suitable facility at the most suitable interest rate available from our panel of lenders for your specific deal.

Please note that we conduct both regulated and unregulated business; therefore, not all products provided through us are regulated by the Financial Conduct Authority.

