

Dealer Net Finance – Privacy Policy

Dealer Net Finance Limited is committed to protecting and respecting your privacy and we want to be transparent in how we collect, manage and use your information. Our privacy policy sets out the data processing uses of Dealer Net Finance Limited and how we use and protect any information about yourself that you pass over to staff at Dealer Net Finance Limited. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting our websites, you are accepting and consenting to the practices described in this policy.

For the purpose of the European Data Protection Regulations ('GDPR') and the Data Protection Act 2018 (the Act) and, the data controller is Dealer Net Finance Limited, 46 Lambton Court, Peterlee, SR8 1NG.

This Privacy Statement explains how we process your information and your rights under both DPA and GDPR.

We may update this policy from time to time and the latest version will be dated in the top right-hand corner of each page of the document.

Data Controller

Dealer Net Finance Limited
(Company Number: 5722918 – ICO Number: ZA091261)
Trading Address: Dealer Net Finance Limited, 46 Lambton Court, Peterlee, SR8 1NG
Registered Office: Franklin House, Stockton Road, Sedgfield, Stockton, TS21 2AG

Telephone: 0191 5866168
www.dealernetfinance.co.uk

Dealer Net Finance Limited is authorised and regulated by the Financial Conduct Authority. Registered No. 660336. Dealer Net Finance Limited is a broker not a lender it offers financial facilities to UK businesses only through a number of authorised funders, a list of which is stated further on in this document.

Contact

Our Data Protection Officer (DPO) is Howard Musgrave
Telephone: 0191 5866168 Mobile: 07933 271151 E-Mail: howard@dealernetfinance.co.uk
The DPO can be contacted at any time if you have queries about this privacy notice or wish to exercise any of the rights mentioned in it.

Tel: 0191 5866168

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Director: H. Musgrave | Authorised and Regulated by the Financial Conduct Authority, Authorisation No: 660336

Information

We may collect and process the following information about you:

Information you give us -

- Full names
- Addresses
- Dates of Birth
- Contact details (To include email addresses, landline, fax and mobile numbers.)
- Business details (To include stocking and cropping data, VAT number, company number, bank details and personal details of partners or directors.)

Information we collect about you -

- Credit Reports (This will be done by or authorised 3rd parties after the express permission of the customer is obtained.)

Information we receive from other sources -

- Dealer Net Finance Limited does not seek further information regarding their customers other than the information already expressed above.

Uses made of the information -

We use information held about you in the following ways:

- Information you give to us - We will use this information to help put a proposal together in order to find you as the customer a finance package suitable to your needs
- Information we collect about you - We will use this information to ensure that the finance package suggested to you is suitable and affordable.
- Information we receive from other sources - We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

Consent

Your personal information may be used for other purposes for which you have given your explicit consent, including:

- Sharing with another party – Only if requested by you.
- Special categories of personal information – this means information about your health. We take the wellbeing of our customers seriously. Therefore, where applicable to the product you hold with us, we may hold information on your health in order to service the agreement appropriately. In such cases we will explain why the information is needed and ask you to provide your consent to it being processed where this is needed. However, please note that sometimes there may be reasons of public interest or law which enable us to use this information without consent.
- Criminal convictions - We may store information about any criminal convictions you may have had as part of our credit risk assessment process. There may also be reasons of public interest or law which enable us to use this information without consent.

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Who we hold information on -

We hold information on customers, and where required by the product(s) applied for or by our legal obligations, we may also hold information on their associates, trustees, beneficial owners and guarantors.

If you apply for a product with a guarantor, that person will see this privacy notice when he/she submits his own personal information to us.

If there is somebody who has power of attorney over your affairs, that person will see this privacy notice when we make contact with him/her directly.

Where the customer is a corporate entity, information will be stored on the individual signatories to the agreement, directors, trustees, beneficial owners and any guarantors.

We may share your personal information with -

- Authorised third parties/ business partners whom we hold a contract with to safely and securely transfer your information in order to supply you with the services you are asking us to do.

These third parties include -

- | | |
|--------------------------------------|-------------------------------------|
| - Aldermore | - BNP Paribas Leasing Solutions Ltd |
| - Close Brothers | - De Lage Landen Leasing Ltd |
| - Funding Circle | - Hampshire Trust Bank |
| - Hitachi Capital Business Finance | - John Deere Bank |
| - LDF | - Macquarie Asset Finance |
| - Metro Bank Asset Finance | - Northridge Finance |
| - Société Générale Equipment Finance | - United Trust Bank |

(This is a fluid list and is subject to change. If funders are added or removed, then this list will be altered accordingly).

We may share your information with selected third parties including -

- Business partners, suppliers and sub-contractors for the performance of any contract we enter into with [them or] you, including without limitation any data processor we engage.

- Analytics and search engine providers that assist us in the improvement and optimisation of our site.

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We may disclose your personal information to third parties -

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use or terms and conditions of supply and other agreements; or to protect the rights, property, or safety of Dealer Net Finance Limited, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

Where we store your personal data

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your personal data, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

All information you provide to us is stored on our secure servers. Any payment transfers will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site: any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try and prevent unauthorised access.

Your Rights

You have the right to ask us not to process your personal data for marketing purposes. We will inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting -

- In writing to: DPO, Dealer Net Finance Limited, 46 Lambton Court, Peterlee, SR8 1NG.
- In e-mail to: howard@dealernetfinance.co.uk

All our e-mail marketing communications will give you the option to unsubscribe from our mailing lists.

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Our site may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Your rights under Data Protection Law

We operate under the Data Protection Act 2018 ('DPA') and the European General Data Protection Regulation ('GDPR').

The DPA and GDPR apply to 'personal data' we process and the data protection principles set out the main responsibilities we are responsible for.

We must ensure that personal data shall be -

- a) Processed lawfully, fairly and in a transparent manner
- b) Collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes
- c) Adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed
- d) Accurate and where necessary kept up to date
- e) Kept for no longer than is necessary for the purposes for which the personal data are processed. We operate a data retention policy that ensures we meet this obligation. We only retain personal data for the purposes for which it was collected and for a reasonable period thereafter where there is a legitimate business need or legal obligation to do so. For detail of our current retention policy contact our DPO at howard@dealernetfinance.co.uk
- f) Processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures

We ensure lawful processing of personal data by obtaining consent; or where there is a contractual obligation to do so in providing appropriate products and services; or where processing the data is necessary for the purposes of our legitimate interests in providing appropriate products and services.

In the majority of cases we process personal data based on your contract with us. In other cases, we process personal data only where there are legitimate grounds for so doing.

To meet our Data Protection obligations, we have established comprehensive and proportionate governance measures.

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We ensure data protection compliance across the organisation through -

- a) Implementing appropriate technical and organisational measures including internal data protection policies, staff training, internal audits of processing activities, and reviews of internal HR policies
- b) Maintaining relevant documentation on processing activities
- c) Implementing measures that meet the principles of data protection by design and data protection by default including data minimisation, pseudonymisation, transparency, deploying the most up-to-date data security protocols and using data protection impact assessments across our organisation and in any third-party arrangements

Under the GDPR You have the following specific rights in respect of the personal data we process:

1. The right to be informed about how we use personal data - This Privacy Statement explains who we are; the purposes for which we process personal data and our legitimate interests in so doing; the categories of data we process; third party disclosures; and details of any transfers of personal data outside the UK
2. The right of access to the personal data we hold. In most cases this will be free of charge and must be provided within one month of receipt
3. The right to rectification where data are inaccurate or incomplete. In such cases we shall make any amendments or additions within one month of your request
4. The right to erasure of personal data, but only in very specific circumstances, typically where the personal data are no longer necessary in relation to the purpose for which it was originally collected or processed; or, in certain cases where we have relied on consent to process the data, when that consent is withdrawn and there is no other legitimate reason for continuing to process that data; or when the individual objects to the processing and there is no overriding legitimate interest for continuing the processing.
5. The right to restrict processing, for example while we are reviewing the accuracy or completeness of data, or deciding on whether any request for erasure is valid. In such cases we shall continue to store the data, but not further process it until such time as we have resolved the issue
6. The right to data portability which, subject to a number of qualifying conditions, allows individuals to obtain and reuse their personal data for their own purposes across different services
7. The right to object in cases where processing is based on legitimate interests, where our requirement to process the data is overridden by the rights of the individual concerned; or for the purposes of direct marketing (including profiling); or for processing for purposes of scientific / historical research and statistics, unless this is for necessary for the performance of a public interest task
8. Rights in relation to automated decision making and profiling

Please contact our DPO at howard@dealernetfinance.co.uk for more information about the GDPR and your rights under Data Protection law.

If you have a complaint about data protection at Dealer Net Finance Limited, please contact our privacy officer at howard@dealernetfinance.co.uk

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Alternatively contact our supervisory authority for data protection compliance: www.ico.org.uk:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

About cookies

Cookies are pieces of information that a website transfers to your computer's hard disk for record-keeping purposes. Cookies can make the internet more useful by storing information about your preferences on a particular site, such as your personal preference pages.

The use of cookies is an industry standard, and most websites use them to provide useful features for their customers. Cookies in and of themselves do not personally identify users, although they do identify a user's computer. Most browsers are initially set to accept cookies.

If you would prefer, you can set yours to refuse cookies. However, you may not be able to take full advantage of a website if you do so.

We use the following cookies:

Cookie Description	Purpose
Complete as necessary	Complete as necessary

Changes to our privacy policy

Any changes we may make to our privacy policy in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy policy.

Dealer Net Finance Privacy Policy Version 1 – Updated: 31/05/2018

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