

Charles Frank Finance - Privacy Policy

About Us

Charles Frank Finance Ltd "the company" is registered in England and Wales at 89 Cardiff Road, Taffswell, Cardiff CF15 7PL, under company registration number 07791769. The company is authorised and regulated by the Financial Conduct Authority as a credit broker under FCA authorisation number 624668 and licensed by the Information Commissioners Office under Data protection Act registration number Z2962200.

The company care about your privacy and understand how important it is and so in accordance with the principles of good information handling as established by the General Data Protection Regulations (GDPR) the company ensure that all personal data that is obtained from you by visiting the company website, is protected. In the following statement we have set out how we obtain; process and store information about you and how we ensure that your privacy is protected.

Please note that this privacy policy is only applicable to the company and information obtained and collected. The company reserve the right to amend the content of this policy from time to time, and the updated version will be posted on this website.

What personal data we collect

You are free to peruse the company website at your leisure and do not have to provide any personal information or data in order to do this. However, the company draws your attention to our 'Cookies' section below.

The personal data and information that the company would collect from you is:

- Full name
- Residential addresses
- Residential status
- National Insurance Number
- Date of Birth
- Email address
- Telephone numbers
- Employment details
- Income details

- Details of bank account
- Details about what you do on our website site including details of your visits such as pages viewed and the resources that you access. Such information includes traffic data, location data and other communication data.

Should you register with us, and/or have a question regarding our services then the above personal information may also be collected so that we may respond to your enquiry accordingly.

Our lawful basis for collecting and processing your personal data

When browsing, the company process your personal data on the basis that you have given consent by accessing and perusing the website. When you have applied, the company process your personal data on the basis of consent and legitimate interest.

Use of your data

The company may share your information with third party approved partners and lenders for the purposes that this privacy policy specifies. They may then process the personal data that you have provided to us in line with this privacy policy.

The company use the information collected from you to provide the service that you have requested. In addition to this we may use your personal data for one or more of the following purposes;

- For research such as market trends analysis and customer demographics
- To improve aspects of our services
- To enable you to access and use the services
- To extract certain information for generating statistics for the companies own purposes, including credit and/or behaviour scoring, and market and product analysis.
- To detect, prevent and investigate actual and potential fraud and related activities
- To provide information to you relating to other similar products that may be of interest to you. Such additional information will only be provided where you have consented to receive such information.
- To process an application between you and a third party approved partner such as a lender
- To track sales and completion rates which may involve the company obtaining and or sharing data with your product provider relating to the products purchased by you.
- To ensure that your data is accurate and consistent we may match our data with data that has been collected by a third party. This will also ensure that any marketing material that the company send to you is appropriate and relevant to your needs.

Unless you state otherwise, you agree that the company, and with your consent other trusted third party approved partners may contact you about services or products that may be of interest to you.

Whenever you provide the company with personal data, where necessary we will seek your consent and/or we will give you an opportunity to tell us you do not consent to the use and sharing of your personal data for marketing purposes. Unless you tell us otherwise, you are consenting to such use. The company never give your details to third parties to use your data to enable them to provide you with information regarding products and services that are unrelated.

Your personal data may be used for other purposes, including but not limited to, data validation, enhancement, product marketing/sales, information verification, modelling, identity verification, suppression.

How the company may contact you

The company, third party approved partners and lenders may contact you via telephone, email, post, SMS or automated messages.

Who do we share your personal data with?

When you complete an application, you consent to us disclosing your personal data to the following parties:

- Charles Frank Finance Ltd to communicate with you, including sending you information about products and services which may be of interest to you. To personalise and speed up form filling to improve your experience on the company website, mobile applications and/or other devices channels or applications in line with the company privacy policy.
- Lenders, credit brokers and alternative financial solutions providers, as outlined below.
- The company lenders are Bamboo Ltd; 1st Stop Finance Ltd and Shawbrook Bank Ltd.
- The company may also use trusted third parties, but only where you have opted to do so and the company believe that the products and services offered by them are relevant or may be of interest to you.
- The Financial Conduct Authority and/or other regulatory/governing bodies, for the purposes of compliance monitoring.

The Company whereby permitted to do so by law may also disclose information about you, including electronic identifiers such as IP addresses and/or may access your account:

- If required to do so by any court, the Financial Conduct Authority, the Competition and Markets Authority or any other applicable regulatory, compliance, Governmental or law enforcement agency;

- If required, requested or permitted to do so by law
- If necessary in connection with any legal proceedings or potential legal proceedings;
- In connection with the sale or potential sale of all or part of our business.

Fraud Prevention Agencies

If the company believe that false or inaccurate information has been provided, then details, including personal data may be passed to fraud prevention agencies to prevent any fraudulent activity or money laundering. Your details may be passed to regulators, credit reference agencies, statutory bodies, legal bodies, fraud prevention entities and address verification agencies that may use your personal data.

Such organisations may also disclose your personal data for such purposes as debt tracing, credit referencing and fraud and money laundering prevention. Should you have any queries regarding these uses then please contact the relevant organisation directly.

By applying to the company, you confirm that all of the information that you provide is true and accurate. Furthermore, when applying, please note that you authorise the Lender or Finance partner to use both credit reference agencies and fraud prevention checks in order to make decisions.

Who will our panel of providers share your personal data with?

Some of the providers that the company work with will use your personal circumstances, including any named third party on the application to verify the information before a decision is reached. Some providers may carry out checks with credit reference and fraud prevention agencies, using both public data, the electoral roll for example and private data, for example your individual personal credit history. Some providers may carry out checks against the data that they already hold, such as data from previous product purchases, existing accounts that you may already hold with them or have had in the past, to share with lenders to help make a decision. Such searches are noted on your credit report. Some providers may also check private and public higher education sources to obtain information about your educational background.

Such an exchange of information allows providers to verify the information that is provided during the application process as valid. It also helps to detect fraudulent loan applications. Such checks are not unique to this company, and may also be carried out by other sources if you applied to other providers.

Should you decide to enter into a loan, all the personal data that you have provided to the company and any further data sent or obtained by you, or us, to a third-party provider will be held by the provider for the purposes as set out in that providers privacy policy. The

company therefore strongly recommend that you read and satisfy yourself as to the purposes for which the provider will use your personal data. The company have no responsibility for how your information is used by a provider.

Site security

Keeping the data that we have about you is very important to us. However, please be aware that any data transmitted over the internet is not completely guaranteed to be safe.

Extremely sensitive information, your bank details for example are encrypted by secured connection through TLS (Transport Layer Security) to minimise the risk of interception during transmission. The company do it's very best to keep the data that you disclose to us secure. However, we cannot guarantee the security of the data that you send, and so you do so at your own risk. By using the company website you accept the risks of providing data online via the internet, and the company will not be held liable for any breaches of security.

Where is your personal data held?

Your personal data may be held within the European Economic Area (EEA) or outside the EEA. If any personal data is transferred or stored outside of the EEA, the company will check whether the EU Commission has determined that it will be afforded the same level of protection as it would within the EEA (known as an adequacy decision). If it will not, we will ensure any such transfer is subject to appropriate safeguards (for example by putting appropriate contractual provisions in place with relevant third parties to provide us with reassurance about the security of your personal data) or is otherwise permitted (for example with your express consent to transfer) in accordance with the provisions of the GDPR. By providing your personal data to the company you agree to any such transfer, storing and processing.

Access to your information

In accordance with the Data Protection Act 1998 and GDPR you have the right to access any data that the company hold relating to you. You also have a right to have inaccurate personal data rectified, you can also request to have incomplete personal data completed (Right to rectification).

To make enquiries and/or exercise any of your rights set out in this Privacy Policy please contact our Customer Services by email at information@cfl.co.uk and use the term 'Access to my info' in the subject line.

Please note that it is your responsibility to check and ensure that all personal data, content, material and information that you provide on the company site is correct, complete, accurate and not misleading and that you disclose all the relevant facts as and when requested.

Retaining your personal data

The amount of time that the company retain your personal data depends on the reasons it was initially provided.

1. The company will retain your data for a minimum period of 6 years once your relationship with the company has ended. The company keep your data for this long so we are able to service any potential future complaints.
2. The company will not use your data for marketing purposes once 90 days has elapsed since your original application.
3. If you request to opt out of marketing, the company still need to retain your information in order to evidence your preferences.

If you require further information on the company data retention policies please us at: information@cffl.co.uk

Opting out of future contact from the company

You can opt out of future contact from the company at any time. All of our marketing messages provide an opt out link – please allow up to 48 working hours for us to process your opt out request. Alternatively you can enter your details via: information@cffl.co.uk.

Third Party Links

On occasion, we include links to third parties on this website. Where we provide a link, it does not mean that we endorse or approve that site's policy towards visitor privacy. You should review their privacy policy before sending them any personal data.

Cookies

A cookie is a very small text file placed on your computer or device. Cookies help the company to:

- Establish and understand browsing habits on our websites;
- Establish visitor numbers and the most browsed pages of a particular site;
- Remember you when you return to the site so we can provide access to previously saved data

Most cookies are only relevant in that particular session and are known as session cookies. Session cookies are deleted as soon as you close your browser or mobile application. Other more permanent cookies are stored on your computer or device until you delete them or they expire. Each time you access the www.charlesfrankfinance.co.uk website you will be kept

signed in for a further 90 days. By using our services, you consent to the company using cookies.

Cookies can be blocked or deleted via your own browser settings. However, blocking or deleting cookies may affect the performance of our website on your system and you may not be able to access our full range of services. This doesn't include any personalised information and is registered as numbers, meaning it cannot be traced to an individual, which helps to protect your privacy.

To find out more about cookies and their usage, please visit: <https://ico.org.uk/for-the-public/online/cookies/>.

Erasing your personal data

Under the General Data Protection Regulation (GDPR), all individuals have the right to request the deletion or removal of personal data (the right to be forgotten) under the following circumstances:

- When consent is withdrawn by the individual.
- When the personal data is no longer necessary.
- When an individual objects to the processing of personal data, and there is no legitimate reason to continue.
- The personal data was unlawfully processed in breach of GDPR.
- The personal data has to be erased to comply with a legal or regulatory obligation or request.
- The personal data is processed in relation to the offer of information society services to a child.
- There are some circumstances where the right "to be forgotten" does not apply for example if the company has to comply with a legal or regulatory obligation.

If you wish to request your "right to be forgotten" please email information@cfl.co.uk

Please mark the subject line of your email "remove my details". Our marketing partners will also be informed of your request.

How to make a complaint

The company always aims to be fair in everything that we do, so if you have a complaint about any aspect of our services then we are keen to resolve it as quickly and efficiently as possible. You can contact us in any of the following ways:

Complaints Procedure

If you have received e-mails or SMS messages from us and you wish to opt out, the simplest way is by entering your e-mail address on our ["Opt Out"](#) page.

Charles Frank Finance Ltd is committed to providing the highest levels of service to our customers, however if at any time, you are dissatisfied with any aspect of our service, then we request that you follow our complaints procedure:

Please contact us in the first instance by sending an email or online enquiry form via the contact us page, email us; information@cffl.co.uk, you can also write to us at: Customer Services, Charles Frank Finance Ltd, 89 Cardiff Road, Taffswell CF15 7PL

Outline the nature and details of your complaint but please do not include any personal information.

Charles Frank Finance Ltd will aim to resolve your concern or complaint within 3 working days. However should we be unable to resolve your complaint within this timescale then your complaint will automatically be referred to a higher level within the Management team and we shall write to you, outlining our reasons including;

- Why we have been unable to resolve your complaint
- The details of who is dealing with your complaint
- When we will be in touch again

Once we have dealt with your complaint we shall send you a letter to confirm that the complaint has been dealt with. We will also include details of your rights of appeal to the Financial ombudsman should you still be dissatisfied.

Most complaints are dealt with within 5 working days, and we shall update you regularly until the complaint has been satisfactorily resolved.

Complex Complaints

Should your complaint be complex then it may take us longer to resolve. If we are unable to reach a satisfactory resolution using the procedure as outlined above, we will confirm, in writing, our reasons for the delay and an indication of when we expect a resolution.

Charles Frank Finance Ltd aim to resolve your complaint as quickly as possible, and ensure that our customers are satisfied with our conduct we will always attempt to address your complaint fully, however, if you feel our response to your complaint does not do so, please let us know so we can understand if there is anything more we can do.

If our investigation is delayed or takes longer than anticipated, we will keep you regularly updated as to progress. Once our investigation is completed we will issue a full and final response detailing the final position and the reasons for this. We aim to issue our final response within 8 weeks.

Charles Frank Finance Ltd always aims to deal with all complaints internally, and once our full and final response is issued, we hope that it is to the satisfaction of the customer.

However, if you still remain dissatisfied, you have the right to refer your complaint to the Financial Ombudsman Service, and must do so within 6 months of the date of our final response letter being issued, or if we have failed to issue a final response within 8 weeks.

The Financial Ombudsman Service was set up by Parliament to deal with individual complaints that consumer and a financial business aren't able to resolve themselves, and is a free service to consumers. However, there are some exceptions on what the Ombudsman can look into and further info can be found on their website www.financial-ombudsman.org.uk, their full details can be found below:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Telephone: 0800 023 4567 (Calls to this number are now free on mobile phones and landlines).

Alternatively you can call the Ombudsman on 0300 123 9 123 (Calls to this number cost no more than calls to 01 and 02 numbers)

You can also email the Ombudsman at: complaint.info@financial-ombudsman.org.uk.

Their web site is: www.financial-ombudsman.org.uk.

European Online Dispute Resolution Platform

In relation to your complaint, you can also request a review from the European Online Dispute Resolution Platform via their website <http://ec.europa.eu/consumers/odr/>.

Our Telephone Number

If your complaint is urgent you can contact us by phone on 02921670060 please note this number is not constantly monitored.

Last Updated: 1st October 2018