



DATA PRIVACY POLICY

The Capital Group Ltd is a company incorporated and registered in England with company number 4071306 and registered offices at Castle Malwood, Minstead, Hampshire, SO43 7PE.

This Privacy Policy sets out the principles governing our processing policy and use of that information. As such, we ask that you read this Privacy Policy carefully as it contains important information about:

- the type of personal data we may collect from you;
- how we will use, store and protect your personal data;
- with whom we may share personal data; and
- your rights under relevant data protection laws.

It is important that you read this Privacy Policy together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This Privacy Policy supplements the other notices and is not intended to override them.

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you.

The personal data you have provided, we have collected from you, or we have received from third parties will be used to prevent fraud and money laundering, and to verify your identity. Details of how we process your data are set out within this Privacy Policy.

Your rights

Your personal data is protected by legal rights, which include your rights to object to our processing of your personal data; request that your personal data is erased or corrected; request access to your personal data.

For more information or to exercise your data protection rights, please contact us by email info@capitalgp.co.uk or by telephone 0345 4567 707.

These rights include:

Right to access

you have a right of access under the Data Protection Act to information we hold about you on our records

Right to rectification

if you become aware that we are holding information about you which is in any way incorrect, please let us know immediately so that we may amend it as quickly as possible.

Right to erasure	you have the right to require us to delete your data, subject to certain legal requirements.
Right to restriction of processing	you have the right to require us to restrict the way in which we process your personal data. You may wish to restrict processing if, for example: You contest the accuracy of the data and wish to have it corrected; You object to processing but we are required to retain the data for reasons of public interest; or if you would prefer restriction to erasure.
Right to data portability	you have the right to obtain from us easily and securely the personal data we hold on you for any purpose you see fit
Right to object to processing	you have the right to require us to stop processing your personal data should you wish the data to be retained but no longer processed
Right of access	you have the right to request access to personal data that we may process about you.
Right to withdraw consent	you have the right at any time to withdraw consent allowing us to process your personal data

Any person wishing to exercise any of the rights listed above can make a request in writing to info@capitalgp.co.uk . We aim to comply with access requests as soon as possible but must do so within one month of receipt of the request unless there is good reason for a delay. If so, the reason for the delay must be explained in writing to the individual making the request.

Information which we may collect and process about you

We limit the collection and use of your information, including information which you may provide to us or anyone acting on your behalf (e.g. a supplier). The information may be supplied to us in the form of a written application, via our website or verbally. We only collect such information as is required to deliver our high standards of service, to inform you about the products and services we offer, and to administer our business.

Details of the personal information that will be processed include, for example: name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address and vehicle details.

We may collect and process the following personal data about you:

Identity data: first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender

Contact data:	billing address, delivery address, email address and telephone numbers
Financial data:	bank account and payment card details
Transaction data:	details about payments to and from you and other details of products and services you have purchased from us and records of written/verbal communication/correspondence from/to you (or anyone acting on your behalf)
Technical data:	internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access this website.
Profile data:	your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.
Usage data:	information about how you use our website, products and services.
Marketing data:	your preferences in receiving marketing from us and our third parties and your communication preferences.
Sensitive data:	such as information about your race, religion, health etc.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

How we collect information

We collect your personal data in several ways:

Directly: contact, financial and identity data directly provided by you when you fill in online forms or correspond with us in any way, for example when:

- creating online accounts;
- applying for services;
- submitting a query;
- requesting or consenting to marketing materials being sent to you;
- providing us with feedback.

From third parties/public sources:

- contact, financial and transaction data may be obtained from providers of technical, payment, credit referencing, and delivery services such as credit reference agencies and fraud prevention agencies.
- identity and contact data from publicly available sources such as Companies House and the Electoral Register based inside the European Union.

In some circumstances, The Capital Group will have no direct contact with the customer, where a supplier provides customer personal data directly to us.

Use of information collected

We only use your personal information as outlined in this Privacy Policy and will adhere to relevant data protection laws. We will use your personal data to assess your application for

finance and, if your application is successful, to provide the requested financial services to you and for the ongoing administration of the service. We will rely on “performance of a contract” as the lawful basis for processing your personal data in these ways.

We and fraud prevention agencies may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

We process your personal data on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested.

We may also use your personal data to assist us in understanding individual needs and business trends to improve the products and services we offer. We may also be required to process the personal data of any person linked to your application for finance, including any joint applicants, any person with whom your finances are linked any person with at least a 25% share in your business, or any director to assess your application for finance.

We will rely on legitimate interests as the lawful basis for processing your personal data (and the personal data of any linked person) in these ways. Our legitimate interests include assessing your suitability for financing, helping to detect and prevent fraud, and providing the services to you. For more details on the ways in which we share your data with Credit Referencing Agencies please see the Credit Referencing Agencies section of this policy.

Automated Decisions

As part of the processing of your personal data, decisions may be made by automated means. This means we may automatically decide that you pose a fraud or money laundering risk if our processing reveals your behaviour to be consistent with money laundering or known fraudulent conduct, or is inconsistent with your previous submissions, or you appear to have deliberately hidden your true identity. You have rights in relation to automated decision making: if you want to know more please contact us using the details above.

Consequences of Processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services or financing you have requested, or to employ you, or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us by email info@capitalgp.co.uk or by telephone 0345 4567 707.

Where you apply for credit, we will tell you, where legally permitted, if we make an assessment based on your credit scoring or suitability which has been done based exclusively using an automated decision-making process. You can then ask us to review the decision using alternative means if you feel that this will result in a more satisfactory outcome.

Where your application has been submitted via a person or persons acting on your behalf (e.g. a supplier) we will inform them of the outcome of your application and whether we have agreed it. We may also disclose information about you and your relationship with us

throughout the term of that relationship. If you do not wish us to disclose this information, please inform us in writing.

We may be required to use and process your information for adherence with anti-money laundering or other regulatory/legal requirements and to detect, prevent and report on fraudulent activities, or money laundering.

We may use your personal data to advise you about our other services and products which may be of interest to you (where you have consented to receive such marketing materials). We will rely on consent as the lawful basis for processing your personal data for marketing purposes and will obtain consent from you before sending any marketing communications. You may withdraw your consent for marketing activities at any time. Further explanation about how we market to you and how you may withdraw your consent for marketing can be found in the marketing section of this Privacy Policy.

Other ways we may use your data are for the following purposes:

- dealing with your enquiries and providing customer services;
- providing you with a service;
- improving current services and offer new services;
- following your instructions;
- authenticating your identity;
 - making/obtaining a credit decision (where you have applied for credit or we have agreed to provide you with credit);
- complying with regulatory obligations, legal requirements, court order or government agency;
- monitoring and/or recording your phone calls to check we have carried out your instructions correctly, to resolve queries/complaints and to help improve our quality of service (conversations may also be monitored for staff training purposes);
- statistical purposes, i.e. to improve our business and services which we provide
- to carry out market research
- in accordance with our legitimate interests (in circumstances where your interests and fundamental rights do not override our interests);
- to personalise your experience on the The Capital Group website;
- to send you important information regarding our services and/or other technical notices, updates, security alerts, and support and administrative messages;
- as we believe to be necessary or appropriate to comply with a legal obligation. This applies where the processing is necessary for us to comply with the law;
- to enforce or apply this Privacy Policy; and
- to protect our legitimate rights, privacy, property or safety, and/or those of a third party and your rights do not override those interests.

Confidentiality

We will treat all your personal information as private and confidential (even when you are no longer a customer). Nothing about your accounts or your name and address will be disclosed to anyone, except:

- where we are legally compelled to do so;
- where there is a duty to the public to disclose;
- where disclosure is required to protect our interest;
- where disclosure is made at your request

From time to time we will employ agents and sub-contractors to process your information on our behalf. The same duty of confidentiality and security will apply to our agents and subcontractors and all processing will only be carried out under our instruction and will be supported by written contract.

Credit referencing agencies and fraud prevention agencies

As part of your application for finance with us, we may obtain further personal data about you from credit reference agencies or fraud prevention agencies.

We will also share your personal data with credit reference agencies to check that your details are accurate and that you are eligible to receive finance. In addition, we will update your record with credit reference agencies with details of your agreement with us, the payments you make under it, any default or failure to keep to its terms, and any change of address you fail to tell us about where a payment is overdue.

We may undertake searches with credit reference agencies for the purposes of verifying your identity and for anti-money laundering purposes. To do so credit reference agencies may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes. A record of the search will be retained. If you are a joint applicant, such as a partnership, unincorporated association or if you are a body corporate, such as a limited company or LLP or charity, you confirm to us that you have obtained the relevant consent to authorise us to create an identity search against any partner/ trustee /officer/ director/shareholder (as so required) at the credit reference agencies.

We have systems in place which protect both our customers and The Capital Group against fraud and other crime. Customer information will be used to prevent crime and to locate those who are responsible.

Marketing

If you have consented to, and have not at any point opted out from, receiving marketing communications from us, The Capital Group may provide you with information about services or products available from The Capital Group via mail, telephone or other means. You may choose to opt out of this process at any time by contacting us at info@capitalgp.co.uk. We will process your request to be opted-out of marketing within 30 days of receipt.

We will ensure that we obtain your consent before we share your personal data with any company outside of the The Capital Group Group for marketing purposes.

Where you opt out of receiving these marketing communications, we may still process your personal data for other required purposes, as specified in this Privacy Policy. It is not our policy to sell your information to third parties for marketing purposes.

Third party links

The Capital Group website may contain links to and from other applications, plug-ins and websites of other networks, advertisers, and affiliates. If you follow a link to any of these websites, please note that they (and any services that may be accessible through them) have their own privacy policies and that we do not accept any responsibility or liability for these policies or for any personal data that may be collected through these apps, websites or services. Please check these policies before you submit any personal data to these websites or use such services.

Retention of your data

We will implement and adhere to retention policies relating to your personal data and will ensure that your personal data is only retained for as long as it is still required to provide you

with services or is necessary for legal reasons. When calculating the appropriate retention period for your data, we consider the nature and sensitivity of the data, the purposes for which we are processing the data, and any applicable statutory retention periods. Using these criteria, we regularly review the personal data which we hold and the purposes for which it is held and processed.

Even if your application is unsuccessful, we will keep a record of all data we obtain, and any credit searches we carry out will be recorded by the credit reference agencies as part of your credit record. In addition, the credit reference agencies and fraud prevention agencies will also use the records for statistical analysis about credit, insurance, and fraud. Records remain on file with credit reference agencies for 6 years after they are closed, whether settled by you or defaulted and we may also make periodic searches with credit reference agencies to manage your account with us. As such, it is important that you give us accurate information.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

When we determine that personal data can no longer be retained (or where you request us to delete your data in accordance with your right to do so), we ensure that your data is securely destroyed.

How we protect your data

We will take all appropriate steps to safeguard the security and confidentiality of any information you provide to us. These steps include restricting access to your personal data to certain employees, ensuring our internal IT systems are suitably secure, and implementing procedures to deal with any suspected data breach.

All employees are made aware of the principles of our policies through their induction process and through yearly affirmations. Internal monitoring takes place to ensure compliance with our Policies. Any employee found to be in violation of this policy may be subject to disciplinary action, up to and including termination of employment.

In the unlikely event of a data breach, we will take steps to mitigate any loss or destruction of data and, if required, will notify you and any applicable authority of such a breach.

Finally, we will ensure that, if we outsource any processes, the supplier has appropriate technical and organisational security measures in place and will contractually require them to comply with these.

In addition to the security measures implemented by us, it is also of the utmost importance that you take appropriate measures to protect your own personal data. For example, it is generally unadvisable to divulge passwords/access codes to third parties and such information should be kept safe and secure at all times.

Transfer of your data

Information may be disclosed to third parties that help maintain, service or process the customer transactions or accounts and products and services including companies that perform administrative, accounting, audit, funding, introductions and brokerage services to us.

Further, if we place your business with another finance provider we will pass your details to them. We may therefore share or store your information with our funders and any person to whom we intend to assign our rights under your Agreement, and they may use your information or make further searches as they may require, in the same manner as set out above.

A list of our Third Party Funders and their respective Data Privacy Policies can be obtained in electronic format using this link "Third Party Funders". You may also ask us to provide a copy by email on request. Your personal information may also be passed to certain third parties who administer or process the information on our behalf such as our suppliers or introducers. We rely on legitimate interest as the lawful basis for this activity.

We or our funders may also search linked records of your spouse or partner. In your Agreement, we seek authority from you for us and our assignees to undertake and appoint credit reference agencies to undertake such searches. Such searches at credit references agencies may include searches against those to whom you may be linked, which may include your spouse/partner, your fellow directors (where you are a company) or other persons with whom you are linked financially.

For the purposes of your Agreement/application, you agree that you may be treated as financially linked to such individuals and in such circumstances, you will be assessed by reference to all such 'associated records'. Where you are a company, you will inform each director of the company of this notice. The credit reference agency will add to your records details of our search and your application and this will be seen by other organisations that make searches. We will use credit scoring or other automated decision-making systems when assessing your application. We may also undertake further searches against you and any associations for tracing and recovering debt.

We will also add to your records details of your Agreement with us, the payments you make under it, any default or failure to keep to its terms, and any change of address you fail to tell us about where a payment is overdue. It is important that you give us accurate information.

You agree that we may disclose any information requested or required relating to you or, if relevant, any of your clients to any regulatory authority to which we are subject or otherwise in accordance with law.

The security of your data is important to us and we will, therefore, only transfer your data to such third parties if:

- we have previously informed you that this will happen through disclosures or agreement, and we have your consent to do;
- the third party needs to access the personal data for the purposes of providing any contracted services to you;
- the third party has agreed to comply with The Capital Group's instructions, required data security standards, policies, and procedures and put adequate security measures in place;
- the transfer complies with any applicable cross border transfer restrictions and suitable safeguards have been put in place; and
- a fully executed written contract that contains suitable obligations and protections has been entered into between the parties.

Questions in relation to this Privacy Policy

If you have any concerns, questions, or requests, please contact us using the details set out below.

info@capitalgp.co.uk, Telephone 0345 4567 707

Amendments to this policy

No changes to this Privacy Policy are valid or have any effect unless agreed by us in writing. We reserve the right to vary this Privacy Policy from time to time. Our updated terms will be displayed on our website www.capitalgp.co.uk. It is your responsibility to check this Privacy Policy to verify such variations.

If you have a concern or complaint

You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data. Their contact details are <https://ico.org.uk/global/contact-us/>

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