

Data Privacy Notice

ABOUT US

Universal Personal Finance Ltd is a registered company in England & Wales (Company No. 07505637). Our registered address is 167 Turners Hill, Cheshunt, Hertfordshire, EN8 9BH. We are authorised and regulated by the Financial Conduct Authority no. 675025. We are registered with the ICO for Data Protection No. Z2659825.

We are the data controller for determining the purpose and means of processing this personal data.

PERSONAL DATA

We will collect personal data from you, to include name, address, date of birth, location information, contact details. We will use this personal data for pre-contractual steps, to provide and service our contract for our finance product with you. This personal data will be retained for 10 years after the duration of the contract. Where a quote does not progress to a contract, and we have no other contracts with you, we will keep your data for a period of 2 years.

In the case of complaints, claims or legal disputes, or where required for legal or regulatory purposes we may retain your data for longer.

We will share your personal data with our business partners, and we may share your personal data with authorised third parties, where necessary for the performance of our contract, or where we are required to by law for example;

- Credit Reference Agencies;
- Regulators;
- Finance Providers;
- Communication platforms and software providers

STORING YOUR INFORMATION

We use a combination of physical and cloud-based storage to ensure that your information is stored safely. When we engage service providers who store your information, we always make sure that your data is held in line with the law. We retain information while we need it to provide the services you've asked for. We then keep it for up to ten years, so it can be accessed if it is needed for legal reasons.

COLLECTING YOUR INFORMATION

We will collect your information when you:

- **Speak to us on the telephone**
We record all calls for security, training and crime prevention
- **Write or email us**
We keep records of all letters and emails we receive.
- **Visit our offices**
You will be required to sign a visitor's book and will be recorded on CCTV

YOUR RIGHTS

You have the following rights over your personal data:

- The right of access to your personal data;
- The right to be informed about the personal data being processed;
- The right to rectification of your personal data;
- The right to data portability;
- The right to restrict the processing of your personal data;
- The right to erasure of your personal data

You also have the right to complain to the Information Commissioners Office (ICO) if you feel we are not upholding your rights. To raise a complaint to the ICO then please go to their website

<https://www.ico.org.uk>

If you object to us collecting, using or sharing your personal data we may be unable to provide you with our services.

Please contact our Data Protection representative at info@universalpersonalfinance.co.uk if you require any further information or have any questions relating to your personal data.

Version 1.0

Effective Date: 25/05/2018