



One Stop Business Finance

Friendly Flexible Funding

## One Stop Business Finance Limited Privacy Notice

### Who we are

One Stop Business Finance Limited are Commercial Finance Brokers based in Wheldrake, York. We act as an introducer for our customers.

### What data do we collect?

Here at One Stop Business Finance we need to collate information in regards to any application this may include

- Funder application details: for example but not limited to, your name, national insurance number, postal address, your email address, your IP address, telephone numbers, date of birth, bank account details, equipment requirement details, home ownership details, reason for borrowing, your assets and liabilities, details of your proof of identity documentation, proof of address documentation, evidence of additional equity available and evidence of any other business interests
- When you talk to us: for example on the phone, or in person including call recordings and voice messages. We may monitor or record calls with you to check we have carried out your instructions, to resolve queries or disputes, to improve the quality of our service or for regulatory or fraud prevention purposes
- In writing: for example letters, emails, texts and other electronic communications
- Online: for example when you use our website or mobile app
- In financial reviews, for renewals and in any surveys etc

One Stop Business Finance Limited, The Grange, Wheldrake Lane, Wheldrake, York, YO41 4AZ

Company Registration Numbers: ONE STOP BUSINESS FINANCE LIMITED 09139600, ONE STOP BUSINESS FINANCE SPV LIMITED 11723026, ONE STOP BUSINESS FINANCE SPV 2 LIMITED 14913766, ONE STOP BUSINESS FINANCE SPV 3 LIMITED 15813397, ONE STOP BUSINESS FINANCE 2 LIMITED 13481779, ONE STOP BUSINESS GROUP LIMITED 06235613, ONE STOP BUSINESS PROPERTY LIMITED 12648837, ONE STOP FINANCE PROFESSIONALS LIMITED 08175233



01757 289885



info@osbf.co.uk



www.osbf.co.uk



One Stop Business Finance

Friendly Flexible Funding

### Data we collect when you use our services?

- Transaction data: for example what sort of products you are selecting, the length of term, the types of asset you are looking at financing, business type and geographical location
- Payment data: for example, the amount, origin, frequency, history and method of your payments
- Use or view our website via your browser's cookies.

### Data provided to and by third parties

- Data from persons that introduce you to us: for example brokers, product suppliers, financial advisers, agents, finance providers or other third parties
- Data from credit reference agencies, most likely to be either Experian, Creditsafe, Equifax or CallCredit
- Data from fraud prevention agencies
- Publicly available information: for example, from the land registry, companies house, the electoral register, other information available online or in the media, including social media
- Data from your representatives where relevant: for example your legal and financial advisers such as lawyers and accountants

### How we will use the information about you

Here at One Stop Business Finance we take your privacy seriously and may use your personal information in a number of ways which will help us;

1. to make lender decisions,
2. for fraud prevention,
3. for audit purposes,
4. for statistical analysis,
5. perform credit reference checks

One Stop Business Finance Limited, The Grange, Wheldrake Lane, Wheldrake, York, YO41 4AZ

Company Registration Numbers: ONE STOP BUSINESS FINANCE LIMITED 09139600, ONE STOP BUSINESS FINANCE SPV LIMITED 11723026, ONE STOP BUSINESS FINANCE SPV 2 LIMITED 14913766, ONE STOP BUSINESS FINANCE SPV 3 LIMITED 15813397, ONE STOP BUSINESS FINANCE 2 LIMITED 13481779, ONE STOP BUSINESS GROUP LIMITED 06235613, ONE STOP BUSINESS PROPERTY LIMITED 12648837, ONE STOP FINANCE PROFESSIONALS LIMITED 08175233



01757 289885



info@osbf.co.uk



www.osbf.co.uk



One Stop Business Finance

Friendly Flexible Funding

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. Information you provided may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We will not disclose your information to any company outside of One Stop Business Finance except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please contact [info@osbf.co.uk](mailto:info@osbf.co.uk).

### Additional Marketing

However, from time to time we would like to contact you with details of other products/services we provide. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you.

- ☐ Post
- ☐ Email
- ☐ Phone
- ☐ Text

### Your Personal Data:

#### What we need

One Stop Business Finance will be what is known as the 'controller' of the personal data you provide to us. We collect personal data about you which may also include any special types of information or location-based information.

#### We may also gather

Name, address, email, dependents, financial status

One Stop Business Finance Limited, The Grange, Wheldrake Lane, Wheldrake, York, YO41 4AZ

Company Registration Numbers: ONE STOP BUSINESS FINANCE LIMITED 09139600, ONE STOP BUSINESS FINANCE SPV LIMITED 11723026, ONE STOP BUSINESS FINANCE SPV 2 LIMITED 14913766, ONE STOP BUSINESS FINANCE SPV 3 LIMITED 15813397, ONE STOP BUSINESS FINANCE 2 LIMITED 13481779, ONE STOP BUSINESS GROUP LIMITED 06235613, ONE STOP BUSINESS PROPERTY LIMITED 12648837, ONE STOP FINANCE PROFESSIONALS LIMITED 08175233



01757 289885



[info@osbf.co.uk](mailto:info@osbf.co.uk)



[www.osbf.co.uk](http://www.osbf.co.uk)



## Why we need it

We need to know your basic personal data in order to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need in order to provide and oversee this service to you.

For processing of data to be lawful under GDPR One Stop Business Finance use;

- (a) Consent: the individual has given clear consent to process their personal data for a specific purpose.
- (b) Contract: the processing is necessary for a contract we have with the individual, or because they have asked us to take specific steps before entering into a contract.
- (c) Legal obligation: the processing is necessary for us to comply with the law (not including contractual obligations).
- (d) Legitimate interests: the processing is necessary for our legitimate interests or the legitimate interests of a third party unless there is a good reason to protect the individual's personal data which overrides those legitimate interests.

## What we do with it

All the personal data we use is controlled by One Stop Business Finance in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the European Economic Area. No 3rd parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data. More information on this framework can be available on request.

We may pass your data to third parties where legally permitted to do so in order to provide you with offers of products suitable to meet your customer requirements.

Your data is stored electronically on our cloud encrypted server. Our server is based in the UK.

One Stop Business Finance Limited, The Grange, Wheldrake Lane, Wheldrake, York, YO41 4AZ

Company Registration Numbers: ONE STOP BUSINESS FINANCE LIMITED 09139600, ONE STOP BUSINESS FINANCE SPV LIMITED 11723026, ONE STOP BUSINESS FINANCE SPV 2 LIMITED 14913766, ONE STOP BUSINESS FINANCE SPV 3 LIMITED 15813397, ONE STOP BUSINESS FINANCE 2 LIMITED 13481779, ONE STOP BUSINESS GROUP LIMITED 06235613, ONE STOP BUSINESS PROPERTY LIMITED 12648837, ONE STOP FINANCE PROFESSIONALS LIMITED 08175233





## How long we keep it

We are required under DPA 2018 and the GDPR to keep your basic personal data, such as full name, address and contact details for a minimum of 6 years, after which time it will be destroyed. The information used for marketing will be kept with us until you notify us that you no longer wish to receive this information.

## What are your rights?

Your personal data is protected by legal rights, which include:

- Right to be informed – Individuals have the right to be informed about the collection and use of their personal data
- The right of access to your personal data – Individuals have the right to access and receive a copy of their personal data and other supplementary information.
- The right to rectification- Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
- The right to erasure – Individuals have the right to have their personal data erased.
- The right to restrict processing – Individuals have the right to request the restriction or suppression of their personal data.
- The right to portability – This allows individuals to obtain and reuse their personal data for their own purposes across different services.
- The right to object – this gives individuals the right to object to the processing of their personal data in certain circumstances, it also gives individuals the absolute right to stop their data being used for direct marketing
- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

One Stop Business Finance Limited, The Grange, Wheldrake Lane, Wheldrake, York, YO41 4AZ

Company Registration Numbers: ONE STOP BUSINESS FINANCE LIMITED 09139600, ONE STOP BUSINESS FINANCE SPV LIMITED 11723026, ONE STOP BUSINESS FINANCE SPV 2 LIMITED 14913766, ONE STOP BUSINESS FINANCE SPV 3 LIMITED 15813397, ONE STOP BUSINESS FINANCE 2 LIMITED 13481779, ONE STOP BUSINESS GROUP LIMITED 06235613, ONE STOP BUSINESS PROPERTY LIMITED 12648837, ONE STOP FINANCE PROFESSIONALS LIMITED 08175233







One Stop Business Finance

Friendly Flexible Funding

If at any point you believe retained information is incorrect you can request to see this information and even have it corrected and possibly deleted. Providing you with this information is free of charge, but charges may apply for excessive requests.

If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

Where relevant, you have the right to withdraw consent at any time and this means that we cannot process your data provided without your consent.

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO).

Our Data Protection Officer is Adam Reed and you can contact them at [info@osbf.co.uk](mailto:info@osbf.co.uk)  
ICO Registration No ZA229653

We may share your details with selected third parties so that they process your information, allowing One Stop Business Finance to offer suitable and sustainable products that they provide. If you consent to us passing your details for that purpose sign to confirm.

Signed..... Print Name.....  
..... Dated.....

One Stop Business Finance Limited, The Grange, Wheldrake Lane, Wheldrake, York, YO41 4AZ

Company Registration Numbers: ONE STOP BUSINESS FINANCE LIMITED 09139600, ONE STOP BUSINESS FINANCE SPV LIMITED 11723026, ONE STOP BUSINESS FINANCE SPV 2 LIMITED 14913766, ONE STOP BUSINESS FINANCE SPV 3 LIMITED 15813397, ONE STOP BUSINESS FINANCE 2 LIMITED 13481779, ONE STOP BUSINESS GROUP LIMITED 06235613, ONE STOP BUSINESS PROPERTY LIMITED 12648837, ONE STOP FINANCE PROFESSIONALS LIMITED 08175233



01757 289885



[info@osbf.co.uk](mailto:info@osbf.co.uk)



[www.osbf.co.uk](http://www.osbf.co.uk)