

## Privacy Notice

### Who we are

Direct Asset Finance act as a Credit Broker and not a Lender, for all its customers. We do all we can to respect our customers rights to privacy and the protection of their personal information. Direct Asset Finance are Authorised and Regulated by the Financial Conduct Authority.

### The Information we use and where we get it from

We collect, store and process various types of personal information, including basic information such as name, contact details, and information about financial circumstances.

Most of your information will have been provided by you or collected from technology you use when dealing with us and from third party organisations. For more information on cookie's, please read our [Cookie Policy](#)

### How we will use the information about you

We may share your information with approved funders to enable them to consider your finance proposal, and obtain further information about you from, credit reference agencies, third party organisations or fraud prevention agencies.

We may also use your information to comply with laws and regulations that apply to us and to protect our business, our customers, and employees.

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@directassetfinance.com](mailto:info@directassetfinance.com)

### Why we need it

We need to know your personal data to provide you with an accurate recommendation for your personal circumstances. For processing of data to be lawful under the General Data Protection Regulation, Direct Asset Finance will need.

- Consent: the individual has given clear consent for us to hold and process their personal data for a specific purpose.
- Contract: where necessary to perform a contract with an individual or because they have asked us to take specific steps before entering into a contract.

*We are a credit broker not a lender.*

*Authorised and Regulated by the Financial Conduct Authority. Registration number 679663. Registered with the ICO, number Z2155401.*

*We conduct both regulated and unregulated business and therefore not all products provided through us are regulated by the Financial Conduct Authority.*

*Direct Asset Finance are a member of the National Association of Commercial Finance Brokers.*

Direct Asset Finance Ltd, registered at 11 Laura Place, Bath BA2 4BL, Company Registered number 06456740.

Tel: 0345 833 4771: [www.directassetfinance.com](http://www.directassetfinance.com) / [info@directassetfinance.com](mailto:info@directassetfinance.com)

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- Legal obligation: where Direct Asset Finance must comply with the law (not including contractual obligations).
- Legitimate interests: where 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**

Direct Asset Finance will pass your data to an approved funder who may use automated decision-making in respect of your application for finance. We will only collect the minimum amount of data needed and have a clear retention policy for the profiles we create.

You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or any significant affects. You can request human intervention and challenge a decision made this way by contacting [simon@directassetfinance.com](mailto:simon@directassetfinance.com).

All the personal data we use is controlled by Direct Asset Finance, here in the UK. Our IT hosting and maintenance provider, who store this information on servers are also within the UK. No third parties have access to your personal data unless the law allows them to do so. Your data is stored electronically on our cloud encrypted server.

### **How long we keep it**

We don't keep your information for longer than we need to, however we are required under regulation to keep your personal data for at least the term of any finance agreement plus 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 any information.

### **Marketing**

If you wish to stop receiving communications from us, you will be able to do so by emailing [simon@directassetfinance.com](mailto:simon@directassetfinance.com)

### **What are your rights?**

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.

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If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer, at [simon@directassetfinance.com](mailto:simon@directassetfinance.com), who will investigate the matter.

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

More information about your rights can be found on the Information Commissioners website.  
<https://ico.org.uk/>

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).



Argentum House, 510 Bristol Business Park, Coldharbour Lane, BS16 6EJ

Tel: 0345 833 4771: [info@directassetfinance.com](mailto:info@directassetfinance.com) / [www.directassetfinance.com](http://www.directassetfinance.com)

Registered Address: 11 Laura Place, Bathwick, Bath BA2 4BL

Registered Number: 06456740 (England): VAT Number: 156 8512 90

Direct Asset Finance Ltd is Limited Authorised and Regulated by the Financial Conduct Authority: FRN 679663



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