



PRIVACY NOTICE

1. ABOUT US

Phoenix Commercial Finance Ltd is a financial broker. We are committed to safeguarding the privacy of the personal information that is provided to us or collected by us during the course of our business.

This Privacy notice explains how we may collect and use any personal information that we obtain about you and your rights in relation to that information. In line with our aim to have a consistent approach to protecting personal data, in accordance with the General Data Protection Regulation (GDPR).

Phoenix Commercial Finance Ltd is the data controller of any personal data, meaning we can decide what we hold and use in relation to your personal information.

Please read this notice carefully, and if you have any questions about how our Privacy notice applies to you, please contact us. Should other privacy notices be provided, these are to be read together with this Privacy Notice.

We comply with the GDPR principles, in that they are:

- Clear, concise, transparent and easily accessible form;
- Written in clear and plain language, particularly for any information addressed specifically to a child;
- Delivered in a timely manner; and
- Provided free of charge

2. THE INFORMATION WE COLLECT AND HOLD ABOUT YOU

We collect and store personal information about you in the following ways:

- Name
- Address
- Nationality
- Government issued identification documents
- Business interests
- Track record and employment history
- Bank account details and tax status information
- National Insurance number

We may also collect personal information about other individuals who may be, or working for, counterparties of our clients or our respective clients or otherwise involved on matters we are working on.

3. HOW WE COLLECT AND STORE YOUR INFORMATION

We collect personal information about you directly from you or from third parties. We use different methods to collect personal data from and about you through.

Direct communication – Includes giving us information by filling in forms, on the telephone, or by correspondence with us by post, email, fax or otherwise.

Third parties or publicly available sources – We may receive personal data about you from various third parties and public sources as set out below

- Directors, shareholders and employees at any business or organisation you are associated with;
- Data brokers who are in the business of legally reselling or transferring personal data;
- Brokers and Insurers;
- Recruiters and recruitment agencies;
- Credit reference agencies (“CRA”) (see Credit Reference Checks section below);
- an Agency, for it and others searching its records to use to help make decisions about me/us, my associated businesses or household’s members;
- service providers (including insurers, for underwriting purposes (who may pass it to persons they deal with and to users of their services and give Infinity Funding information and personal data from their own sources)), to help them carry out their services;
- Electronic identity verification services;
- The Land Registry;
- Publicly-accessible sources, including websites.
- any person giving (or potentially giving) a guarantee, indemnity or other commitment to Infinity Funding in relation to this matter, to assess their obligations to Infinity Funding;
- bankers, financiers or other advisers acting on behalf of Infinity Funding, me/us or any organisation in relation to this matter, so that they can carry out their services to such persons;
- to assess my/our financial position or consider offering facilities in relation to this matter; and
- any person where Infinity Funding are allowed or required to do so by law.

4. HOW WE WILL USE YOUR INFORMATION

We will use your personal information if so permitted by the Law. We will use your personal information in the following circumstances:

1. It is necessary to perform an obligation under the contract we have entered into with you.
2. Complying with a legal obligation.
3. It is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.

We may also use your personal information in the following situations, where we would need to protect your interests or where it is needed in the public interest or for official purposes.

We may use your personal information to:

- consider whether we can pursue certain business development initiatives;
- comply with our obligations to identify and verify the identity of our clients and their beneficial owners and to identify and assess the risks of money laundering and terrorist financing which may apply to our business;
- deliver financial services to you and/or the organisation you work for, if you are a client;
- carry out identity and security checks when you visit our offices (including capturing your image on CCTV);
- run the company's business (e.g. carry out administrative or operational processes, including recruitment);
- maintain and develop our business relationship with you;
- improve our services and products to you, if you or the organisation you work for are a client or prospective client;
- identify services you may be interested in;
- send you marketing and invite you to events;
- monitor and analyse our business; or
- process and respond to requests, enquiries or complaints received from you.

We will only retain your personal information for as long as is necessary for the purpose for which it was collected, including for the purposes of complying with any legal, regulatory, accounting or reporting requirements. Personal information processed in connection with our business acceptance processes and/or providing financial services will be retained in accordance with the company's Retention and destruction policy unless we agree otherwise with you, in writing.

If you fail to provide us with your personal information, we may fail in fulfilling our obligations of the contract entered into between us.

5. MARKETING

We will send you marketing communications about our services that we think you might like. If you have agreed to receive marketing, you may always opt out at a later date.

You have the right, at any time, to stop us from contacting you for marketing purposes or giving your data.

If you no longer wish to be contacted for marketing purpose, please email us.

6. YOUR DATA PROTECTION RIGHTS

Our company would like to make you fully aware of all your data protection rights. You are entitled to the following:

The right to access – you have the right to request our copies of your personal data. We have the discretion to charge you a fee for this request.

The right to rectification – you have the right to request that we correct any information you believe is inaccurate. You also have the right to request that we complete the information you believe to be incomplete.

The right to erasure – you have the right to request that we erase your personal data, under certain conditions.

The right to restrict processing – you have the right to request that we restrict the processing of your personal data, under certain conditions.

The right to object to processing – you have the right to object to us regarding our processing of your data, under certain conditions.

The right to data portability – you have the right to request that we transfer the data that we have collected to another organisation, or directly to you, under certain conditions.

If you would like to make a request to exercise one of these rights, we have one month to respond to you. If you wish to make a request, please contact us by email.

7. CHANGES TO OUR PRIVACY POLICY

We reserve the right to change our privacy policy. Our privacy policy is under regular review and any updates will be notified. This privacy policy was last updated on 18 July 2024.

8. HOW TO CONTACT US

If you have any questions about our Privacy Notice, please contact us at:

Email: info@phoenixcf.co.uk

Telephone: 02080920065

Write to us: 81 Aldwych, Greater, London WC2B 4HN

Phoenix Commercial Finance Ltd (Company N. 14421107) is a private limited company registered in England and Wales.