

COMMERCIAL EXPERT – DATA PROTECTION PRIVACY POLICY

Introduction

Welcome to the Commercial Expert Ltd ('Commercial Expert')'s Data Protection Privacy Policy ('privacy notice'). This expands upon the information provided to you within our Data Protection Statement.

Commercial Expert respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) or when you submit an application form via one of our agents, or on the telephone, and tell you about your privacy rights and how the law protects you.

This privacy notice is provided in a layered format so you can click through to the specific areas set out below. Please also use the Glossary to understand the meaning of some of the terms used in this privacy notice.

1. Important information and who we are

Purpose of this privacy notice

This privacy notice aims to give you information on how Commercial Expert collects and processes your personal data through your use of our website and when you sign up to our services in person, (submitting an application form via one of our agents or on the telephone) including any data you may provide through our website when you apply for a loan, or submit an enquiry.

Our website is not intended for children and we do not knowingly collect data relating to children.

It is important that you read this privacy notice 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 notice supplements the other notices and is not intended to override them.

Controller

Commercial Expert Ltd is the controller and responsible for your personal data (collectively referred to as 'Commercial Expert' 'we', 'us' or 'our' in this privacy notice).

We have appointed a Data Privacy Manager who is responsible for overseeing questions in relation to this privacy notice. If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact the Data Privacy Manager using the details set out below.

Contact details

Data Privacy Manager: Michael Coates

Email address: info@commercialexpert.co.uk

Company Name: Commercial Expert Ltd

Postal address: Unit 24a Parsons Court Welbury Way Aycliffe Business Park Newton Aycliffe DL5 6ZE

Telephone number: 01325 359 800

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

Changes to the privacy notice and your duty to inform us of changes

This version was last updated in April 2018.

The data protection law in the UK will change on 25 May 2018. Although this privacy notice sets out most of your rights under the new laws, we may not yet be able to respond to some of your requests (for example, a request for the transfer of your personal data) until May 2018 as we are still working towards getting our systems ready for some of these changes.

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.

Third-party links

When you use our website, it may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

2. The data we collect about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:

- a. Identity Data** includes first name, maiden name, last name, marital status, title, date of birth and gender. In addition this Data includes your business' status, name, company number and registered address.
- b. Contact Data** includes billing address, delivery address, email address and telephone numbers.
- c. Financial Data** includes bank account and payment card details, information about the funding you require, the security address (including landlord status, current loan arrangements and market value of the property), company address and existing lender details.
- d. Serviceability Data.**
- e. Introducer Data**, includes their Identity Data and Contact Data.
- f. Transaction Data** includes details about payments to and from you and other details of services you have purchased from us. In addition, when you have been referred to us by a third party, this may include your instructions to them.
- g. Technical Data** includes internet protocol (IP) address, 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 our website.

h. **Usage Data** includes information about how you use our website and services.

i. **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.

If you fail to provide personal data

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with services). In this case, we may have to cancel a service you have with us but we will notify you if this is the case at the time.

3. How is your personal data collected?

We use different methods to collect data from and about you including through:

- **Direct interactions.** You may give us your Identity, Contact and Financial Data by filling in forms, asking for our financial advice, or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:
 - apply for our loan/ broker services be it via the website, by telephone or by appointment;
 - speak to us
 - submit an enquiry on our website;
 - subscribe to our service or publications;
 - request marketing to be sent to you;
 - give us some feedback.

Automated technologies or interactions. As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy for further details.

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

When you use our website, Technical Data from the following parties:

- (a) analytics providers
- (b) search information providers

When you use our website, or when you submit an application form via one of our agents in person:

- Contact, Financial and Transaction Data from providers of technical, payment and delivery services
- Identity and Contact details from third parties that refer you to us for our services.

- Identity and Contact Data from data brokers or aggregators
- Identity, Financial and Contact Data from publicly available sources such as Companies House, HM Land Registry and Credit Agencies.

4. How we use your personal data

We will only use your personal data, when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where you have explicitly consented to us doing so when completing your online application and/or with one of our agents.
- Where we need to comply with a legal or regulatory obligation.

Generally we do not rely on consent as a legal basis for processing your personal data (with the exception of any special categories of data we collect in accordance with our Data Protection and Use of Data consent form), other than in relation to sending third party direct marketing communications to you via email or text message, or when we are required to process Sensitive Categories of Data.

You have the right to withdraw consent to marketing at any time by contacting us at info@commercialexpert.co.uk by writing to our Data Protection Manager, Michael Coates, at Commercial Expert Ltd Unit 24a Parsons Court, Welbury Way, Aycliffe Business Park, Newton Aycliffe DL5 6ZE

Purposes for which we will use your personal data

We have set out below, in a table format, a description of all the ways we plan to use your personal data and sensitive data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest
To register you as a new client and prepare and witness appropriate loan documentation on behalf of a Funder	(a) Identity (b) Contact (d) Serviceability Data (e) Introducer Data (f) Sensitive	(a) Performance of a contract with you (b) (c) When you have explicitly consented to us doing so in our Data Protection and Use of Data consent form
To process and deliver our service including:	(a) Identity	(a) Performance of a contract with you, including providing you with your indicative terms and letter of

<p>(a) Manage lending quotes, payments, fees and charges</p> <p>(b) Collect and recover money owed to us</p>	<p>(b) Contact</p> <p>(c) Financial</p> <p>(f) Transaction</p> <p>(i) Marketing and Communications</p>	<p>suitability</p> <p>(b) Necessary for our legitimate interests (to recover debts due to us)</p>
<p>When you are a referral, to provide you with information about our service</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Financial</p> <p>(f) Transaction</p>	<p>(a) Necessary for our legitimate interests and the third party that refers you to us</p>
<p>To provide you with appropriate lending streams according to your financial circumstances including:</p> <p>(a) Sharing categories of personal and sensitive data with prospective Funders</p> <p>(b) Undertaking credit reference searches</p> <p>(b) When you are referred to us, sharing details of our advice to your original referrer</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(c) Financial</p> <p>(d) Serviceability Data</p> <p>(e) Introducer Data</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary for our legitimate interests and that of Funders (to ensure Funders are provided with the necessary and appropriate information about you and your circumstances to make an informed decision before offering their lending service)</p> <p>(c) When processing sensitive data, only when we have your express consent</p>
<p>To manage our relationship with you which will include:</p> <p>(a) Notifying you about changes to our terms and conditions or privacy policy</p> <p>(b) Asking you to leave a review or take a survey</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(i) Marketing and Communications</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary to comply with a legal obligation</p> <p>(c) Necessary for our legitimate interests (to keep our records updated and to study how clients use our products/services)</p>
<p>To enable you to partake in a prize draw, competition or complete a survey</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(h) Usage</p> <p>(i) Marketing and Communications</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary for our legitimate interests (to study how clients use our products/services, to develop them and grow our business)</p>
<p>To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity</p> <p>(b) Contact</p> <p>(g) Technical</p>	<p>(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)</p> <p>(b) Necessary to comply with a legal obligation</p>

To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you	(a) Identity (b) Contact (g) Technical (h) Usage (i) Marketing and Communications	Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)
To use data analytics to improve our website, products/services, marketing, customer relationships and experiences	(g) Technical (h) Usage	Necessary for our legitimate interests (to define types of customers for our products and services, to keep our website updated and relevant, to develop our business and to inform our marketing strategy)
To make suggestions and recommendations to you about goods or services that may be of interest to you	(a) Identity (b) Contact (g) Technical (h) Usage	Necessary for our legitimate interests (to develop our products/services and grow our business)

Marketing

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising. You have the right to withdraw consent to marketing at any time by contacting us at info@commercialexpert.co.uk or by writing to our Data Protection Manager, Michael Coates, at Commercial Expert Ltd Unit 24a Parsons Court Welbury Way Aycliffe Business Park Newton Aycliffe DL5 6ZE

Promotional offers from us

We may use your Identity, Contact, Technical and Usage Data form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which services and offers may be relevant for you (we call this 'marketing').

You will receive marketing communications from us if you have requested information from us or purchased services from us or if you provided us with your details when you submitted an enquiry, and, in each case, you have not opted out of receiving that marketing.

Opting out

You can ask us or third parties to stop sending you marketing messages at any time by emailing info@commercialexpert.co.uk or by writing to our Data Protection Manager, Michael Coates, at Commercial Expert Ltd Unit 24a Parsons Court Welbury Way Aycliffe Business Park Newton Aycliffe DL5 6ZE

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product/service purchase, product/service experience or other transactions.

Website Cookies

In respect of our website, you can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of our website may become inaccessible or not function properly. For more information about the cookies we use, please see our Cookie Policy.

Change of purpose

We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5. Disclosures of your personal data

We may have to share your personal data with the parties set out below for the purposes set out in the table above.

- Internal Third Parties as set out in the 'Glossary'.
- External Third Parties as set out in the 'Glossary'.
- Specific third parties such as Credit Agencies, HM Land Registry

Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

6. International transfers

We do not transfer your personal data outside the European Economic Area ('EEA').Data security.

7. Data Security

We have put in place appropriate security measures to prevent your personal and sensitive data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal and sensitive data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal and sensitive data on our instructions and they are subject to a duty of confidentiality as per our contract with you.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

8. Data retention

How long will you use my personal data for?

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

Details of retention periods for different aspects of your personal data are available from us by contacting us. By law we have to keep basic information about our clients (including Contact, Identity, Financial and Transaction Data) for six years after they cease being customers for tax purposes.

In some circumstances you can ask us to delete your data: see below for further information.

9. Your legal rights

Under certain circumstances, you have rights under data protection laws in relation to your personal and sensitive data. You have the right to:

- **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.
- **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.
- **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw

your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact us at info@commercialexpert.co.uk or by writing to Michael Coates at Commercial Expert Ltd Unit 24a Parsons Court Welbury Way Aycliffe Business Park Newton Aycliffe DL5 6ZE.

No fee usually required

You will not have to pay a fee to access your data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

Time limit to respond

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

Glossary

'LAWFUL BASIS'

Legitimate Interest means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

Performance of Contract means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

Comply with a legal or regulatory obligation means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to

Express consent means processing your data only when we have your express consent to do so, in accordance with our Data Protection and Use of Data consent form.

'THIRD PARTIES'

Internal Third Parties

IT Services only.

External Third Parties

Professional advisers including lawyers (this includes Solicitors to whom you authorise payment of funding with), bankers, auditors and insurers based within the UK, who provide consultancy, banking, legal, insurance and accounting services.

HM Revenue & Customs, Financial Conduct Authority and other regulators and authorities based in the UK, who require reporting of processing activities in certain circumstances.

Third parties that have referred you to us to tend our brokering services and third party Funders.