

Privacy Notice

Who we are

A T Commercial Finance Ltd are Commercial Finance Brokers. We act as a commercial finance intermediary for our customers. A T Commercial Finance Ltd are authorised and regulated by the Financial Conduct Authority under FCA number 969333.

How we will use the information about you

Here at A T Commercial Finance Ltd we take your privacy seriously and will use your personal information in several ways which will help us;

- Respond to your service enquiry
- Carry out our obligations arising from any contract between you and us
- To provide you with information on any products and services you request from us
- To approach lenders on your behalf to request funding
- For fraud prevention
- For audit purposes
- For credit reference checks

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. If you apply to us for insurance, we will pass your details to the insurer. Information you provide 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 our panel of lenders 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 peter@capowconsulting.co.uk

Additional Marketing

If you consent to us contacting you for this purpose we will ask you to confirm how you would like us to do this, for example, by post, email or telephone. You may withdraw this consent at any time by contacting us by email, telephone or post.

Your Personal Data

What we need

A T Commercial Finance Ltd will be what is known as the 'controller' and the 'processor' of the personal data you provide to us. We collect personal data about you including address, contact details, and any financial information which may be required to assist in sourcing the most appropriate funding solution. We will also need identity and address verification documents. We may also include any special types of information or location-based information.

Why we need it

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

What we do with it

All the personal data we use is controlled by A T Commercial Finance Ltd in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the European Union. 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.

We may pass your data to our panel of lenders to provide you with offers of products suitable to meet your customer requirements.

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

How long we keep it

We will keep your personal data 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?

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.

If you wish to raise a complaint on how we have handled your personal data, you can contact Peter Blacklock, peter@capowconsulting.co.uk who will investigate the matter.

Where relevant, you have the right to withdraw consent and object at any time and this 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).

We will share your details with our panel of lenders so that they can process your information, allowing A T Commercial Finance Ltd to offer suitable and sustainable products that they provide.