

Who We Are

Porter Finance Ltd Company number: 15615712, 60 Midland Road, Wellingborough, NN8 1LU is part of an independent broker network. Porter Finance Ltd is a credit broker and not a lender. Porter Finance Ltd could receive a commission payment from a lender when we arrange your finance.

What is the purpose of this document?

Porter Finance Ltd is the controller and responsible for your personal data (collectively referred to as "we", "us" or "our" in this privacy notice). This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice.

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.

Our Policy explains our treatment of personally identifiable information which we gather from you, including during your use of our website and when you interact with us in other ways offline.

We gather various types of information from our users, as explained in detail below, and we use this information in connection with our services, including to personalise, provide and improve our services, to fulfil your requests for certain services and in some cases, to analyse how you use those services.

We may update our policies from time to time for any of the following reasons:

- to provide for the introduction of new or improved systems, methods of operation, services or facilities; to reflect an actual or expected change in market conditions or general banking practice;
- to comply with or anticipate any changes in any legal or regulatory requirement;
- to ensure that our business is run prudently;
- to make our policies clearer or more favourable to you; or to rectify any outdated information

You must not send us personal information about someone else without first getting the individual's consent for it to be used and disclosed in the ways set out in our Policy. If you give us information (including personal information) on behalf of someone else, you confirm that the other person has given you permission to act on their behalf and has agreed that you can:

- provide their personal information to the Company;
- give consent on their behalf to the processing of their personal data;
- receive on their behalf any data protection notices; and
- give consent to the transfer of the individual's personal data abroad should this be required

Where you provide information about someone else, or someone else discloses a connection with you, that information may be considered along with your other personal information when assessing your application to receive our services.

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.

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:

Identity data: includes first name, maiden name, last name, marital status, title, date of birth, gender, passport (copy), driving licence (copy) and utility bills (copy).

Contact Data: includes residential address, billing address, email address and telephone numbers.

Financial Data: includes bank details, details of you income and outgoings, net worth statements.

Transaction Data: includes [details about payments to and from you and other details of products and services you have purchased from us].

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

We may also collect, store, and use the following "Special Categories" of more sensitive personal information:

Information about your health, including medical conditions, particularly where you are classified as a vulnerable individual because of your medical condition.

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 with you (for example, to provide you with services). In this case, we may have to cancel service you have with us, but we will notify you if this is the case at the time.

How is your personal data collected?

This information will be collected primarily from you as information voluntarily provided to us on the basis that both parties are entering a contract for the supply of services.

We may also collect information where lawful to do so from (and combine it with information from) credit reference and fraud prevention agencies, public sources, third party service providers, tax, or law enforcement agencies and other third parties. Some of the personal information obtained from Credit Reference Agencies will have originated from publicly accessible sources.

Credit Reference Agencies draw on court decisions, bankruptcy registers and the electoral register (also known as the electoral roll).

Cookies

The company uses cookies and tracking code to collect information about website usage and to help manage the performance and design of the site. Cookies are files that store information on your hard drive or browser allowing our website to recognise that you have visited it before.

You can easily delete any cookies that have been installed in the cookie folder of your browser. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org

Please be aware that restricting cookies may impact on the functionality of our website.

Please note that the use of any information we collect using cookies is subject to our Privacy Policy.

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:

Consent: the individual has given clear consent for you to process their personal data for a specific purpose.

Contract: the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.

Legal obligation: the processing is necessary for you to comply with the law (not including contractual obligations).

Public task: the processing is necessary for you to perform a task in the public interest or for your official functions, and the task or function has a clear basis in law.

Legitimate interests: the processing is necessary for your 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. (This cannot apply if you are a public authority processing data to perform your official tasks.)

We will process your personal information for the following reasons:

- to find the best source of finance based on your circumstances;

- to undertake credit checks for the purposes of finding the most suitable finance product;
- to confirm your affordability for the financial requirement we are seeking finance for;
- to comply with anti-money laundering and know your client requirements; and
- to meet our regulatory responsibilities.

Why might we share your information with third parties?

We will share your personal information with Moorgate Finance Ltd T/A MBN and other third parties where required by law, where it is necessary to administer the contractual relationship with you or where we have another legitimate interest in doing so.

Moorgate Finance Ltd privacy policy can be found [here](#)

Consent to Credit Search

To process your application, lenders/funders will need to perform credit and identity checks on you with one or more credit reference agencies (CRAs).

They may also make periodic searches at CRAs to manage your account with them.

To do this, we will supply your personal information to the funders we present your application to.

They will supply your personal information to CRAs who will give them information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to them both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

They will use this information to:

- Assess your creditworthiness and whether you, your financial associate(s), or your business can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

They will continue to exchange information about you with CRAs while you have a relationship with them. They will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search from the funder they will place a search footprint on your credit file that may be seen by other lenders.

If you are making a joint application or tell us that you have a financial associate or business partner, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application.

CRA's will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRA's to break that link.

The identities of the CRA's, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRA's are explained in more detail at any of these three links:

Callcredit www.callcredit.co.uk

Equifax www.equifax.co.uk

Experian www.experian.co.uk

How long we keep your information

We will only retain your personal information 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.

International transfers

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

What are your rights?

Under certain circumstances, by law you have the right to:

Request access to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it;

Request correction of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected;

Request erasure of your personal information. This enables you to ask us to delete or remove personal information 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 information where you have exercised your right to object to processing (see below);

Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes;

Request the restriction of processing of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it;

Request the transfer of your personal information to another party.

Withdraw consent: In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. To withdraw your consent, please contact jacob@porterfinance.co.uk. Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact Jacob Porter on jacob@porterfinance.co.uk.

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

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

Automated Processing / Automated Decision-Making

Automated decision-making takes place when an electronic system uses personal information to decide without human intervention. We are allowed to use automated decision-making in the following circumstances:

- where it is necessary to perform the contract with you and appropriate measures are in place to safeguard your rights; or
- in limited circumstances, with your explicit written consent and where appropriate measures are in place to safeguard your rights.

If we make an automated decision on the basis of any particularly sensitive personal information, we must have either your explicit written consent or it must be justified in the public interest, and we must also put in place appropriate measures to safeguard your rights.

Many of our funders use auto scoring technology to underwrite deals. You will not be subject to decisions that will have a significant impact on you based solely on automated decision-making, unless we have a lawful basis for doing so and we have notified you.

Your right to complain to the data privacy supervisory authority

Without prejudice to any other administrative or judicial remedy you might have, you have the right to lodge a complaint with the UK's Information Commissioner if you consider that we have infringed applicable data privacy laws when processing your personal data.

In the UK the Information Commissioner's Office can be contacted using the following link: <https://ico.org.uk/> and giving our ICO registration number ZB677786.

Contact/address details

If you have any questions about this Policy, please contact us at jacob@porterfinance.co.uk or on 01536 645 643.