

# Privacy Policy

## Who we are

Porter Finance Ltd - Company number: 15615712. Registered address: 60 Midland Road, Wellingborough, NN8 1LU Trading address: Office 10, Brooklyn House, Brook Street, Shepshed, Leicestershire, LE12 9RG

Porter Finance Ltd is an Appointed Representative of EFT Finance Limited which is authorised and regulated by the Financial Conduct Authority Registration Number 667290. EFT Finance Limited is an independent finance broker Company Registration Number 07215828. Registered office: Solo House, The Courtyard, London Road, Horsham, West Sussex, RH12 1AT. Main trading address: Milnwood, 13 North Parade, Horsham, West Sussex, RH12 2BT.

## Privacy Policy

This privacy policy explains how we and potential funders use the personal information we ask you to provide. Please read it carefully and if you have any questions, contact us on [compliance@eftfinance.co.uk](mailto:compliance@eftfinance.co.uk). By sending us the information we have requested, we understand that you have read and are happy with the processing detailed in this privacy policy.

Our legal basis for processing your information, under the UK's data protection laws, is the **Legitimate Interests** basis. You provide us with your information so that we may seek suitable financing for your needs.

We may also ask if you have any circumstances affecting your health or finances that you would like to make us aware of. Any information given will help us and the funder(s) support you better on your financial journey. We would need your **Consent** to record this information and to pass it onto any funder approached on your behalf. If you prefer to inform the funder directly, we will be happy to provide you with the necessary contact details.

We may also use the data we collect from you or obtain from specialist data broking services for direct marketing of our finance broking services. Our legal basis for direct marketing is **legitimate interests**.

## What information we may need from you

The following are examples of the information we may ask you to provide:

- Your full name and home address
- Your date of birth
- A copy of your passport
- A copy of your driving licence
- A recent utility bill detailing your home address
- Details of your personal means and liabilities
- Any additional support you may need

## Information from other sources

We may also obtain information from other sources, for example:

- Companies House
- Your website and social media
- Specialist provider of company credit analysis
- Specialist provider of data broking services
- Government sites such as VOSA

## How we will use your information

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We use a Customer Relationship Management tool (CRM) to record, for example: your contact details, details of any promotional material we may send you and any requests not to be contacted.

We will pass your information onto potential funder(s). Please contact either our Data Protection Officer on [compliance@eftfinance.co.uk](mailto:compliance@eftfinance.co.uk) or Porter Finance Ltd if you would like to know all the potential funders approached on your behalf. EFT Finance Limited strongly recommends that you review the Privacy Policy notices on the websites of any funders approached on your behalf.

We will never sell your information to third parties for marketing purposes.

Potential funders:

To process your application, the potential funder(s) will perform credit and identity checks on you and your business partners. They will send the information on your application to one or more Credit Reference Agency (CRA). The potential funder will then use the information provided by the CRA's to verify the data you have provided, assess your creditworthiness and if necessary, prevent criminal activity.

In their data protection notices, potential funders will state if they use automated credit assessment and decision making or use personal data for marketing and related activities. You have a right to ask any funder(s) approached on your behalf to manually review any automated decision and you have the right to object to your information being processed for marketing or marketing related activities.

Credit Reference Agencies:

CRA's will record the information about you, your business and its proprietors they receive from the potential funders. When the CRA receives a search from a potential funder, they place a footprint on your credit file which may be seen by other lenders. The CRA's may supply the potential funder with both public (including electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

If you are a director, the potential funder may seek confirmation, from CRA's, that the residential address you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House. The potential funder may search all directors as individuals as well as in their capacity as directors / guarantors.

If you are making a joint application or you tell us that you have a spouse or financial associate, you must discuss your funding requirements with them before we send the application to a funder, as the CRA's may link your records together.

If you borrow from a funder, the details of your accounts and how you manage it/them will be passed onto CRA's. If you borrow and do not repay in full and on time, CRA's will record the outstanding debt and may supply this information to other organisations or Fraud Prevention Agencies (FPA's) who may perform similar checks to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

If you provide false or inaccurate information and there is any suspicion of fraud, CRA's will record this and may also pass this information to FPA's and other organisations. If your request for funding is declined, the decline may be recorded on your credit record.

Finance companies use different CRA's and some of them are listed below. Details about these CRA's and their data protection policies can be obtained from these addresses which will take you to the same Credit Reference Agency Information Notice (CRAIN) document. If you wish to know specifically which CRA has been contacted, please ask us here at EFT Finance and we will find out for you.

- TransUnion (previously called Callcredit Limited): [www.transunion.co.uk/legal/privacy-centre?#pc-credit-reference](http://www.transunion.co.uk/legal/privacy-centre?#pc-credit-reference)

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- Equifax Limited: [www.equifax.co.uk/privacy-hub/crain](http://www.equifax.co.uk/privacy-hub/crain)
- Experian Limited: [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

The information held by the CRA's currently operating in the UK may not be the same. Should you wish to contact any of them it is worth considering contacting them all.

- TransUnion (previously Callcredit Limited) – Consumer Services Team – 0330 024 7574  
[UKConsumer@transunion.com](mailto:UKConsumer@transunion.com)
- Equifax Limited – [https://www.equifax.co.uk/Contact-us/Contact\\_Us\\_Personal\\_Solutions](https://www.equifax.co.uk/Contact-us/Contact_Us_Personal_Solutions)
- Experian Limited – <https://ins.experian.co.uk/contact>

## Direct Marketing

Where you receive direct marketing communication from us, you will be given the opportunity to opt-out of receiving further direct marketing from us.

Data obtained from a specialist data broker has been checked against the Telephone Preference Service and Corporate Telephone Preference Service registers and our Do Not Contact list. Data obtained from a specialist data broker will be retained for 2 years in our live systems.

You have the right to object to the processing of your information for direct marketing purposes.

## How long we store your information

Your information is stored in our live systems for 6 years from the end of our contact with you or the end of your last finance agreement, whichever is longer.

We also store your information in encrypted back-ups. The back-ups are stored in a secure off-site location and will only be accessed for business continuity purposes. Information is deleted from the backups 10 years after the last processing of your data. It is not currently technically possible to delete individual records from the encrypted back-ups.

## Your information security

We take steps to protect your personal data against loss or theft, unauthorized access / disclosure / copying / use or alteration.

## Access to your information and correction

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all your personal information, please contact us:

- by email: [compliance@eftfinance.co.uk](mailto:compliance@eftfinance.co.uk)
- by post: EFT Finance Limited, Milnwood, 13 North Parade, Horsham, West Sussex, RH12 2BT

You have the right to ask us to update, correct or remove information you think is inaccurate or incomplete. Where you request changes to be made to the information that we hold, we will also advise any funders who hold your information. When your finance period ends or in the event of the funding not going ahead, you may ask us to erase your personal data.

## Your right to erasure

Should you exercise your right to have your data erased, we will remove your data from our live systems within one month of receiving a valid request. Our back-ups will only be accessed for emergency business recovery

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situations. Due to the nature of encrypted back-ups, it is not possible to delete your data within our back-ups within the same timeframe as our live systems. We are committed to the permanent deletion of individual encrypted information held in back-ups if, and when, this becomes possible.

## Your right to object (legitimate basis processing only)

You have the right to object to the processing of your information. We will stop processing your application for finance, unless there are legitimate reasons to continue, for example: the exercise or defence of legal claims.

## Your right to withdraw Consent

You have the right to withdraw your consent for our processing of your information regarding any additional needs you may have. We will continue to process your application for funding without the additional information and advise any funder who has been provided with the information of your decision to withdraw your consent.

## Your right to complain

EFT Finance Limited always strives to provide a great service, giving clear information about products that deliver for you. If you are unhappy with any part of your dealings with us, please let us know. Our Complaints policy can be viewed on our website: [Complaints — EFT Finance](#).

Should you feel that any matter has not been given the appropriate attention, you have the right to lodge a complaint with a supervisory authority.

- Complaints about how your information has been handled – Information Commissioner's Office (ICO) Telephone helpline: 0303 123 1113, post: ICO, Wycliffe House, Water Lane, Wilmslow, SK9 5AF, website: <https://ico.org.uk/make-a-complaint/data-protection-complaints/>
- Complaints relating to your finance agreement – please contact the relevant finance company.
- Complaints about EFT Finance Limited's service – write to: The Directors, EFT Finance Limited, Milnwood, 13 North Parade, Horsham, West Sussex, RH12 2BT or email [compliance@eftfinance.co.uk](mailto:compliance@eftfinance.co.uk)

## The relationship between EFT Finance Limited and the Funders we use

EFT Finance Limited is an independent finance broker with access to a panel of lenders. We do not charge our customers a fee for our broker services. We receive a commission from the funders that we introduce our customers to. The commission paid to EFT Finance Limited is included in every quote we provide. If you enter into an agreement introduced by EFT Finance Limited, you will be provided with the amount of commission that we earn on that agreement and how it was calculated.

## Changes to our privacy policy

This privacy policy was last updated 2 July 2025. We keep our privacy policy under review and will place any updates on our website [www.eftfinance.co.uk](http://www.eftfinance.co.uk).