



AUREUM
FINANCE

Aureum Finance
The Pinnacle
Midsummer Boulevard
Milton Keynes
MK9 1BP

01908 414235
www.aureumfinance.co.uk

Privacy Policy

Aureum Finance is committed to protecting your data and your privacy. We aim to ensure that any information you give us is held securely and safely.

Please read this policy carefully, and any other documents referred to in this policy, to understand how we collect, use and store your personal information.

The website referred to in this statement is www.aureumfinance.co.uk

Aureum Finance holds and processes personal details in accordance with the Data Protection Act 2018 and is registered with the Information Commissioner.

If you have any questions about this policy or how your data is handled, please write to:

The Data Protection Officer: Elise Taylor

The Pinnacle, 170 Midsummer Boulevard, Milton Keynes, MK9 1BP.

Email: info@aureumfinance.co.uk

Telephone: 01908 414235

(during office hours, Monday to Friday, voicemail available outside these hours)

Aureum Finance takes data protection very seriously.

Aureum Finance and its subsidiaries will never share your information with another organisation for their own marketing purposes and we will never sell your information for any reason whatsoever. We know that this is important and want to reassure you that you are always in control of how we use your personal information in regard to marketing activities.

We do however need to collect and use your personal information for carefully considered and legitimate business purposes, which will help to ensure that we can run Aureum Finance efficiently and deliver our service to all our clients.

This policy will set out what data we collect, how we will use it, what the legal basis for this is, and outline what your rights are in respect of your personal data.

Purposes

The main reason we will use your personal information will be to help us to source the best available finance options for your requirements and to ensure you are offered the best options for associated services and requirements.

We will always endeavour to be clear, honest and transparent with you whenever we collect and use your personal data. The overview below summarises the different reasons why we may collect and use your data. We may not use your personal information for all of these purposes, it will depend on the nature of your relationship with us, and how you interact with Aureum Finance as an organisation:

Lawful processing

Aureum Finance, like all organisations in the UK, needs a lawful basis to collect and use your personal data. The law allows for six legitimate purposes which organisations can rely on to legally process people's personal data.

- Information is processed on the basis of legitimate interests.
- Information is processed on the basis of an individual's consent.
- Information is processed in line with a contractual relationship.

We may also share your personal information when we are compelled to do so by a legal authority acting in compliance with the law.

Consent

Aureum Finance will always ask for your consent to send you marketing by email. We will also ask you for your consent before contacting you by telephone for the purpose of marketing.

Where you give us consent to process your data we will always keep a clear record of how and when this consent was obtained, and you can withdraw this consent for all channels and activities at any time by contacting us on info@aureumfinance.co.uk or 01908 414235.

Contractual relationships

The vast majority of relationships with our clients (developers, contractors, lenders etc) are voluntary and not contractual. This purpose primarily relates to how we process the data that we hold in relation to our staff, and in some circumstances, our clients.

Legitimate interests

The law allows personal data to be legally collected and used by an organisation if it is necessary for a legitimate business interest of the organisation - as long as its use is fair and balanced and does not unduly impact the rights of the individual concerned.

There are times when it is just not practical to ask a person for consent. In many situations, the best approach for Aureum Finance and our clients, developers, and builders is to process personal data because of our legitimate interests, rather than consent.

If you want to change our use of your personal data for marketing activities, you can do so at any time by contacting Aureum Finance on info@aureumfinance.co.uk or 01908 414235.

When we use your personal information, we will always consider if it is fair and balanced to do so and whether it would be within your reasonable expectations that we would use your data in this way.

We will balance your rights and our legitimate interests to ensure that the way in which we use your data never goes beyond what you would expect and is not unduly intrusive or unfair.

What information we collect

We collect and use personal information such as names and address details, as well as other contact information such as email addresses and telephone numbers. We also collect information about the services you use on our website, any purchases or financial transactions you make and any marketing preferences you select.

We maintain a record of communications that we send to you and will also log any communications that you send to us. In some limited cases we may collect some publicly available information about you, including company directorships, and your interests.

Sensitive personal information

Under data protection law, certain categories of personal information are recognised as sensitive, including health information, race, religious beliefs, and political opinions ('sensitive personal data'). We will not collect sensitive personal data about you.

Data retention

Aureum Finance removes personal data from our systems in line with our data retention policy. The length of time each category of data will be retained will vary on how long we need to process it, the reason it is collected, and in line with any statutory requirements. After this point the data will either be deleted or rendered anonymous.

Data sharing

As mentioned above, Aureum Finance will never sell your personal information and will never share it with another organisation for their own marketing purposes. However, there

are a number of legitimate situations where we may share your information with third parties whom we have contracted to fulfil specific services for us.

Your data protection rights

Where Aureum Finance is using your personal information on the basis of your consent, you have the right to withdraw that consent at any time. You also have the right to ask Aureum Finance to stop using your personal information for direct marketing purposes. Simply contact our Data protection officer on info@aureumfinance.co.uk or on 01908 414235 and they will amend your contact preferences. The law also gives you a number of other rights in relation to your personal data:

Right to be Informed: You have the right to be told how your personal information will be used. This policy document, and shorter summary statements used on our communications, are intended to be a clear and transparent description of how your data may be used.

Right of Access: You can write to the Data Protection Officer asking what information we hold on you and to request a copy of that information. Currently the Data Protection Act 2018 allows us 30 days to comply once we are satisfied you have rights to see the requested records and we have successfully confirmed your identity.

Right of erasure: You have the right to be forgotten (i.e. to have your personally identifiable data deleted). In many cases we would recommend that we suppress you from future communications, rather than data deletion.

Right of rectification: If you believe our records are inaccurate you have the right to ask for those records concerning you to be updated.

Right to restrict processing: In certain situations, you have the right to ask for processing of your personal data to be restricted because there is some disagreement about its accuracy or legitimate usage.

Right to data portability: Where we are processing your personal data under your consent the law allows you to request data portability from one service provider to another. This right is largely seen as a way for people to transfer their personal data from one service provider to a competitor and is unlikely to be relevant to your relationship with Aureum Finance.

Right to object: You have an absolute right to stop the processing of your personal data for direct marketing purposes.

Right to object to automated decisions: In a situation where a data controller is using your personal data in a computerised model or algorithm to make decisions 'that have a legal effect on you', you have the right to object. This right is more applicable to mortgage or finance situations.