

Approved Business Credit Limited Privacy Policy

Who are we?

We are Approved Business Credit Limited (ABC) and can be contacted on the below details:

Email: finance@abc-credit.co.uk

Telephone: 01625 500090

Address: PO Box 595, Macclesfield. SK10 9HF

At ABC we take your privacy very seriously. We are committed to ensuring that your privacy is protected.

Why do we collect and use your personal information?

- Providing or managing any information, products or services you have asked for;
- Helping us identify you when you contact us;
- For general administration purposes;
- Helping us detect and prevent fraud and money laundering;
- Helping us recover debts;
- Carrying out analysis and customer profiling;
- Informing you of other products and services which might be of interest to you.

What happens if I do not provide my personal information?

We need your personal information in order to check your identity and credit history and provide our service to you. We will check your identity and credit history with a credit reference agency, and they may share information about you. Full details of the use of information by the credit reference agency can be found at:

www.creditsafe.com

Who will we share your personal information with?

We may share your personal information with our Funders, Auditors and Legal representatives.

Basis for Processing.

We consider that such processing is necessary for our legitimate interests in considering applications and in operating Agreements and our business.

We normally do not retain personal information for an enquiry that does not result in an agreement with us. Where an agreement is made, we hold the information for a period of 6 years after its termination.

What are your rights in relation to your personal information?

Right to access: You have the right to request copies of the personal information we hold about you at any time.

Right to rectification: You have the right to request that we correct any inaccurate personal information we hold about you.

Right to erasure: You have the right to request that we delete your personal information from our records.

Please note that we will not be able to delete your personal information whilst you still have an Agreement with us. You will be able to delete your personal information the service or once the Agreement is completed.

Right to restrict processing: You have the right to request that we restrict how we use your personal information.

Right to object: You have the right to object to the collection and use of your personal information at any time.

Right to data portability: You have the right to obtain a copy of your personal information in a legible and compatible format such as Excel or Word.

How can I exercise my rights in relation to my personal information?

You can exercise all of your rights by contacting us on any of the above contact details.

How do I lodge a complaint about the use of my personal information?

You can lodge a complaint with us directly by contacting us on one of the above contact details.

You also have the right to lodge a complaint directly with the Information Commissioner's Office (ICO). The ICO are the regulator who makes sure that we use your personal information in a lawful way.

You can lodge a complaint with the ICO by following this link <https://ico.org.uk/concerns/> or calling the ICO on 0303 123 1113.

Changes to our privacy policy

Any changes we may make to our Privacy Policy in the future will be posted on this page. Please check back frequently to see any updates or changes to our Privacy Policy.

Approved Business Credit Limited. Registered Number: 4499025
Authorised by the Financial Conduct Authority. Registered number: FRN720707
Data Protection Registered Number: PZ6967367