



## Rural Finance Limited Privacy Policy

### **Our contact details:**

Name: Rural Finance Limited

Company Registration Number: 05207393

Information Commissioner's Office (ICO) reference: Z890416X

Address: 5 Wilkinson Court, Wilkinson Business Park, Wrexham, LL13 9AE

Phone Number: 01978 660360

E-mail: [compliance@rural-finance.co.uk](mailto:compliance@rural-finance.co.uk)

Website: <https://www.rural-finance.co.uk/>

This version of the Privacy Policy was updated in March 2024. Any changes we may make to our privacy policy will be published on our website.

### **The type of personal information we collect**

We currently collect and process the following information:

- Identity data: Including – Name, title, date of birth, gender, marital status, driving license (copy), passport (copy) and utility bill (copy).
- Contact information: Including – Residential address, trading address, telephone numbers, email address.
- Financial Data: Including – Bank details (account number, overdraft facility, copy of bank statements), accounts (audited and unaudited), overdraft facility, source of income.
- Marketing and communication: This is your marketing preferences from us and our third parties.

### **How we get the personal information and why we have it**

Most of the personal information we process is provided to us directly by you through contacting us to apply for our services.

We also receive personal information indirectly, from the following sources in the following scenarios:

- Introducers and other businesses where we have a trading relationship.
- Credit Reference Agencies (CRA).

We use the information that you have given us to:

- Apply for financial products.
- Improve our products and services.
- Send promotional emails, special offers or other information which we think you may find interesting using the address you have provided.
- Conduct market research. We may contact you via phone, email, or mail. We may use your feedback to customise the website.
- Meet our legal obligations, such as validating your identity and prevent illegal activities, such as money laundering and fraud.

V10

#### **Rural Finance Limited**

Registered office: 5 Wilkinson Court, Wilkinson Business Park, Wrexham, LL13 9AE

Rural Finance Limited is Authorised and Regulated by the Financial Conduct Authority. FRN 630701

Rural Finance Limited is a Credit Broker and not a lender

Company number 05207393. Registered in England & Wales.

Telephone: 01978 660360 Email: [enquiries@rural-finance.co.uk](mailto:enquiries@rural-finance.co.uk)

Website: [www.rural-finance.co.uk](http://www.rural-finance.co.uk)





We may share this information with third parties. To approve your application our funders will supply your personal information to credit reference agencies and the Credit Reference Agencies (CRAs) will give the funders information about you, such as your financial history. The funders do this to assess credit worthiness, product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

The funders will continue to exchange information with the CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants, or other financial associates.

The personal information you have supplied will also be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and verify your identity. If fraud is detected, you could be refused certain services, finance, or employment.

Our panel of lenders can be found via our website footer [www.rural-finance.co.uk](http://www.rural-finance.co.uk) alternatively, a full list is available upon request. Each funder will have their own privacy policy, please contact the individual funder directly for the relevant information.

Under the UK General Data Protection Regulation (UK GDPR), the lawful bases we rely on for processing this information are:

- (a) Your consent. You can remove your consent at any time. To do this please contact [compliance@rural-finance.co.uk](mailto:compliance@rural-finance.co.uk)**
- (b) We have a contractual obligation.**
- (c) We have a legal obligation.**
- (d) We need it to perform a public task.**
- (e) We have a legitimate interest.**

### **How we store your personal information**

We are committed to ensuring that your information is secure. All information you provide to us is stored on our secure servers.

We 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 and regulatory obligations.

Should your application be refused, or you decide not to proceed with the application we may still retain your information for as long as necessary to satisfy any legal and regulatory obligations. If you would like details of our retention policy, please contact our compliance team [compliance@rural-finance.co.uk](mailto:compliance@rural-finance.co.uk)

We will then securely destroy your personal information in accordance with applicable laws and regulations. We would not retain personal information in an identifiable format for longer than is necessary.

### **International Transfers**

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

V10

#### **Rural Finance Limited**

Registered office: 5 Wilkinson Court, Wilkinson Business Park, Wrexham, LL13 9AE

Rural Finance Limited is Authorised and Regulated by the Financial Conduct Authority. FRN 630701

Rural Finance Limited is a Credit Broker and not a lender

Company number 05207393. Registered in England & Wales.

Telephone: 01978 660360 Email: [enquiries@rural-finance.co.uk](mailto:enquiries@rural-finance.co.uk)

Website: [www.rural-finance.co.uk](http://www.rural-finance.co.uk)





Under data protection law, you have rights including:

**Your right of access** - You have the right to ask us for copies of your personal information.

**Your right to rectification** - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

**Your right to erasure** - You have the right to ask us to erase your personal information in certain circumstances.

**Your right to restriction of processing** - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

**Your right to object to processing** - You have the right to object to the processing of your personal information in certain circumstances.

**Your right to data portability** - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your rights. If you make a request, we have one month to respond to you.

Please contact us at: [compliance@rural-finance.co.uk](mailto:compliance@rural-finance.co.uk) or on 01978 660360 if you wish to make a request.

#### How we use cookies

Cookies are small data files which are placed on your computer or other devices (such as smartphones or tablets) as you browse the website. Further information on how Cookies work and guidance on how to control their use when you visit our website can be found in our cookie notice.

#### How to complain

If you have any concerns about our use of your personal information, you can make a complaint to us at [compliance@rural-finance.co.uk](mailto:compliance@rural-finance.co.uk)

Rural Finance Limited  
5 Wilkinson Court  
Wilkinson Business Park  
Wrexham  
LL13 9AE

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Helpline number: 0303 123 1113

ICO website: <https://www.ico.org.uk>

