

PRIVACY POLICY

BH Financial Services' Privacy Policy ("Policy") provides information on how BH Financial Services collect, use, secure, transfer and share your information. We comply with relevant data protection legislation where our clients are located.

BH Financial Services are committed to protecting and respecting your privacy. This Policy explains how we collect personal data, how we use it and who we might share it with.

We may review this policy from time to time, any updates to the Policy will be provided via the website. Any queries regarding the Policy or the way we process personal data should be directed to the Data Protection Officer via email at info@bhfinancialservices.co.uk. Alternatively, you can write to BH Financial Services Data Protection Officer, 1 Hood Street, Newcastle upon Tyne, NE1 6JQ. Any subject access requests will be dealt with in a reasonable timescale.

WHO WE ARE

BH Financial Services Ltd, based in Newcastle upon Tyne are independent finance brokers. Founded by Directors James Hill, Neil Hart and Peter Bartley in 2015 we have a wealth of experience in providing commercial finance, business finance, motor finance and vehicle sourcing/disposal services. To find out more please visit our website <http://www.bhfinancialservices.co.uk>.

BH Financial Services is incorporated in England and our registered office is at 1 Hood Street, Newcastle upon Tyne, NE1 6JQ (Registered Company Number 09788679) and registered for VAT purposes with number GB 229493969

We are also registered with the Information Commissioner's Office as a data controller (Registration number: ZA154867).

HOW DO WE COLLECT INFORMATION FROM YOU?

We collect information from you in a number of ways:

Directly from you via email and mail correspondence or via phone

Through our website - including My BH and cookies (please refer to the relevant cookie notice for further details)

Through our social media

In person via BH Financial Services, or its subsidiaries, employees

Information we receive from external third parties such as solicitors, other agents etc.

In line with changes introduced by way of the General Data Protection Regulations (GDPR) effective 25th May 2018 we will now require you to opt in to certain data uses by us.

It is your choice as to how you share your information with us but please be aware that some methods are not secure. If you are unsure how you should send confidential data to us please contact us and we will be able to advise you further.

WHAT TYPE OF INFORMATION DO WE COLLECT FROM YOU?

We will collect different information from you depending on our relationship with you:

We will collect the information we need to provide you with the products and services you have requested from us

We will collect the data we need to comply with our legislative duties eg. in line with Anti-Money Laundering Regulations, credit broking application procedures, etc

We will collect the data we need to carry out the credit broking activities you request us to assist with.

We will collect information we need to arrange events such as our fundraising events and the administration of those events. This is likely to include dietary requirements and any other pertinent information related to your requirements.

If we receive a complaint or query from members, registered firms or members of the public, we will collect the data required to consider the complaint or query effectively.

If you apply for a job at BH Financial Services we will collect enough data to process your application.

HOW IS YOUR INFORMATION USED?

We will use your data in accordance with the law. The below sections outline how your data will be used.

The following activities we will carry out only with your opt-in consent:

Using your contact details to tell you about property opportunities

Using your contact details to tell you about vehicle opportunities

Using your contact details to tell you about finance opportunities

Using your contact details to send you marketing materials about specific events and offers

We will use your data in the following ways unless you unsubscribe:

We may use your contact details to send you marketing messages, if you have contracted with us to procure a service from us.

If you have applied for a motor finance product we will share your information to our credit intermediary, Anglo Scottish Asset Finance, 12-14 Lumley Court, Chester Le Street, County Durham, DH2 1AN and you will be bound by their privacy policy.

If you have applied for a commercial or business finance product we will share your information to a panel of lenders which is available upon request and can be found via the National Association of Commercial Finance Brokers – NACFB -

We may send clients copies of our corporate property & lifestyle magazine, Portfolio.

This is in the legitimate interest of BH Financial Services and its clients and you will be given the opportunity to unsubscribe from the mailing list at the time of registration and at any time by changing your preferences. You can find out more about Portfolio magazine on our website.

We may use your contact details to send you surveys and other research material carried out in the legitimate interest of BH Financial Services (e.g. to improve the services we offer).

Should you provide personal data to us, there are circumstances when we will use it whether you provide us with express consent or not.

The below lists some of the ways we may use data without your express consent:

We will use your data to administer employment contracts and payments

We will use your data to provide you with services you have requested from us (such as processing payments or delivering services), or any other legal reason.

We will share personal data with a third party if required to do so by law

If you make a complaint we will process your data to address any concerns effectively. This includes complaints through our Complaints Handling Procedure and via the Ombudsman Services:

If you contact us and provide us with your personal data as part of a query we will keep a record of those details for a period of 60 months.

WHO HAS ACCESS TO YOUR INFORMATION?

Employees of BH Financial Services and its subsidiaries will have access to your personal data where it is needed to carry out a specific task.

For employees, on occasion we may use third parties to process personal data on our behalf (data processors), if we do this we will use carefully selected data processors and ensure we have appropriate contracts in place to protect your data. For example, we outsource some of our HR activities to solicitors and we provide details of driving licences etc to our fleet insurance brokers. In the 'How is your information used?' section it describes circumstances in which other parties may be given access to your data, this includes other public authorities such as the police, HMRC etc.

PROFILING

We may analyse your personal information to create a profile of your interests and preferences so that we can contact you with information relevant to you. We may make use of additional information about you when it is available from external sources to help us do this effectively. You have the right to stop us analysing your personal data for marketing purposes. If you wish to do this please send your request to info@bhfinancialservices.co.uk.

YOUR CHOICES AND RIGHTS

You have a right to access the personal data we hold about you. You may ask us to rectify or erase the personal data we hold about you or to restrict the processing we carry out. You can also object to the way we are processing your personal data.

In some cases, we may not fully comply with your request. For example, we are required by our regulatory body to retain our case files for specific periods of time following the conclusion of an instruction.

To submit a question about the way we process your data or to enforce your above rights please contact info@bhfinancialservices.co.uk with your request.

We would always ask that you contact us first if you have any complaints about the way we are processing your personal data. If you have contacted us and you are still unhappy about the way we are using your data, you can submit a complaint to the Information Commissioners Office (ICO).

HOW YOU CAN ACCESS AND UPDATE YOUR INFORMATION

You can submit a request for access to info@bhfinancialservices.co.uk or contact us via any means to provided updated information.

Security precautions

We take the security of your data seriously. We are currently updating and extending our data security management systems which are in place.

WHERE IS YOUR PERSONAL DATA PROCESSED?

BH Financial Services are based only in the UK and this is where your personal data will be processed.

UNDER 16

The services provided by BH Financial Services and its subsidiaries are intended for individuals over the age of 16. If you are aged 16 or under, please get your parent/guardian's permission before you provide us with personal information.

REVIEW OF THE BH FINANCIAL SERVICES PRIVACY POLICY

This Policy was last reviewed in May 2018. The content of the policy may be reviewed and changed without prior notice, please visit the policy for any changes.

Please write to the Data Protection Officer if you:

- a) have any questions about how BH Financial Services collects and uses your information;
- b) want to access the information BH Financial Services hold about you;
- c) address any concerns about the information you have provided BH Financial Services; or
- d) have any complaints about how BH Financial Services uses your information.

You can contact us as follows:

Data Protection Officer
BH Financial Services Ltd
Third Floor
1 Hood Street
Newcastle upon Tyne
NE1 6JQ
info@bhfinancialservices.co.uk