

Our Terms of Business



Regulated

We are authorised and regulated by the **Financial Conduct Authority (FCA)**.
We are also a member of the **National Association of Commercial Finance Brokers** and abide by their code of practice.

Confidentiality

We treat any information you give us confidentially.
On joint applications your information may be shared with the other applicant and you must have their permission to provide their information.
We may share the information with other companies, with whom we may look to introduce a credit proposal on your behalf. We may do this so they can manage your account and to help us develop and improve our products and services. We will ensure your information is used in line with our own strict confidentiality policies and as required under the UK Data Protection Act.
Information may be shared with our regulators for regulatory purposes.
We may use the information to provide you with products and services and for marketing purposes.
If you don't want to receive marketing information, just tell us.
If we decide to send you marketing about a credit product, we'll check your details at the credit reference agencies to see if it is appropriate to send you the marketing, but a record of this will not be seen by other lenders searching your file.
You have a right to see certain records that we hold about you.

Put Simply

The information you give us is treated confidentially, in line with the Data Protection Act.
You can ask to see a copy of the information held about you.

Credit and other checks

If you apply for a credit/loan product, our chosen lender/s will perform a 'credit search', where they will check details of your credit history with certain credit reference agencies, who will keep a record of that search (including details about your application with the lender, whether or not it is successful).
For a short period of time, this can affect your ability to get credit elsewhere.

If the results indicate that the credit product that you are seeking would not be suitable, your application may be declined and we will tell you.

If your application is accepted the relevant lender/s may file details about you and how you manage your account at credit reference agencies.

If you are applying for credit with another person (such as with a spouse or business partner), a financial link between the two of you will be created at the credit reference agency.

For all applications our lenders will need to carry out some checks, including fraud checks and checking of your identity. They will check your details with fraud prevention and credit reference agencies to check your identity and application details, prevent and investigate crime, trace and recover debt, check insurance claims and for analysis and testing.

Put Simply

If you apply for a credit product, our proposed lender/s will carry out a credit search to make a decision on your application and this will be recorded on your credit file. Records will be linked together on joint applications.

We strive to provide a good service

At Lincoln Finance, we strive to keep our clients happy. It is important however, for us to know if you are unhappy so we have the opportunity to put things right and improve our service. To provide your feedback or make a complaint, please contact us:



Call: **01226 767378 or 07717 858888**



Write to: **Lincoln Finance Ltd, 3a Old Cubley, Penistone, Sheffield, S36 9AW**



Email: **mail@lincolnfinance.co.uk**

Lincoln Finance Limited
3a Old Cubley, Penistone, Sheffield, S36 9AW
T. 01226 767378 F. 01226 762485
www.lincolnfinance.co.uk

Company Registration number: 5655963 CCL Number: 580182/3

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