



Lincoln Finance Limited

Privacy Notice

Who we are

Lincoln Finance Limited are Commercial Finance Brokers based in Sheffield.

Our registered address is: 3a Old Cubley, Penistone, Sheffield, S36 9AW

Lincoln Finance Limited is regulated and authorised by the Financial Conduct Authority as credit broker and not a lender - FCA Reference number: 717074

What data do we collect? (Data directly from you)

Customer Data

- Name
- Address & address history
- Telephone number
- Email address
- Employment details
- Bank account details
- Proof of identity
- Financial information
- Call recordings

Introducer Proprietor Data

- Name
- Home address
- Address history
- Email address

Employment Data

- Employer Name
- Employer Address
- Address history
- Telephone number
- Email / Web address
- Employment details
- Income details

How do we collect your data

You directly provide our company with most of the data we collect.

We collect data and process data when you:

- Register online or other communication methods for our services.
- Use or view our website via your browser's cookies.
- Complete our credit application on our secure client portal
- Provide your information over the phone for the purposes of completing a credit application
- Provide your information by email or fax for the purposes of completing a credit application
- Provide your information by post for the purposes of completing a credit application

Our Company may also receive your data indirectly from the following sources:

- FCA approved suppliers or introducers



How will we use your data

Our Company collects your data so that we can:

- Process your application and manage your request.
 - Assist with lender applications
 - For fraud prevention
 - For audit
 - For statistical analysis
 - For credit reference checks
- Email you with updates on other products and services we think you might like.

Sharing your information with Finance Companies for them to underwrite your application

- Your application may be passed to more than one finance company in order to obtain the most appropriate and suitable offer for your personal circumstances.
- Suitable lenders are identified by either one or both of:
 - Proprietary Credit Scoring and Analytics.
 - Manual underwriters reviewing applications.

To view a full list of our current finance partners please visit:-

<https://www.lincolnfinance.co.uk/pages/funder-policies>

Your application may be sent to a selection of lenders on this list, lender selection is based on a large number of criteria including but not limited to; information on credit files, proposal and affordability data, the vehicle the application is made against etc.

Right to Review

You have the right to request a review of the credit decision, and if you wish to do so, then you must make that request to us in writing to:-

Lincoln Finance limited, Underwriting Review Unit, 3a Old Cubley, Penistone, Sheffield, S36 9AW.



Lawful Basis for Processing Data

For processing to be lawful under GDPR, Lincoln Finance Limited use;

- **Consent** – the individual has given clear consent for you to process their personal data for a specific purpose.
- **Contract** – the processing is necessary for a contract you have with the individual, or because they have asked you to take specific steps before entering into a contract.
- **Legal obligation** – the processing is necessary for you to comply with the law (not including contractual obligations)

If you agree, Our Company will share your data with our approved panel of lenders so that they may offer you their products and services.

When Our Company processes your data, it may send your data to, and also use the resulting information from, credit reference agencies to prevent fraudulent purchases.

Credit Reference Checks

Passing your details to Credit Reference Agencies.

- If you enter into an agreement with us, or one of the lenders on our panel, information on this agreement will be passed to the credit reference agencies.
- We and lenders on our panel will search your record at credit reference agencies. This is done to ensure lenders have the necessary information to assess your financial profile, verify your identity, to help prevent fraud and to provide you with their best product options.

The Credit Reference Agency Information Notices (CRAIN) can be viewed by clicking on the links below:-

- **Experian** – <https://www.experian.co.uk/legal/crain>
- **Equifax** – <https://www.equifax.co.uk/crain>
- **Credit Safe** – <https://www.creditsafe.com/gb/en/legal/transparency-notice/transparency-notice-business-information.html>

In addition, CIFAS checks may be undertaken by finance companies (funders) as part of their own processes.



How do we store your data

Our Company securely stores your data on our secure cloud servers, located in the EU.

Our Company will keep your personal data such as: name, address, contact details, proposal details, finance documentation, proof of ID, proof of address for a period of 7 years. Once this time period has expired, we will delete your data by removing this information from our secure cloud servers.

Marketing

Our Company would like to send you information about products and services of ours that we think you might like.

If you have agreed to receive marketing, you may always opt out at a later date.

You have the right at any time to stop Our Company from contacting you for marketing purposes or giving your data to other members of the Our Company Group.

What are your data protection rights

Our Company would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

The right to access – You have the right to request Our Company for copies of your personal data. We may charge you a small fee for this service.

The right to rectification – You have the right to request that Our Company correct any information you believe is inaccurate. You also have the right to request Our Company to complete the information you believe is incomplete.

The right to erasure – You have the right to request that Our Company erase your personal data, under certain conditions.

The right to restrict processing – You have the right to request that Our Company restrict the processing of your personal data, under certain conditions.

The right to object to processing – You have the right to object to Our Company's processing of your personal data, under certain conditions.

The right to data portability – You have the right to request that Our Company transfer the data that we have collected to another organization, or directly to you, under certain conditions.



Rights related to automated decision-making including profiling – You have the right to object to your personal information being used to make a decision based on an automatic process without human intervention.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at:-

Our email: mail@lincolnfinance.co.uk

Call us at: **01226 767378**

Or write to us: **Lincoln Finance Limited, 3a Old Cubley, Penistone, Sheffield, S36 9AW**

Cookies

Cookies are text files placed on your computer to collect standard Internet log information and visitor behaviour information. When you visit our websites, we may collect information from you automatically through cookies or similar technology.

For further information, visit www.allaboutcookies.org.

How do we use cookies?

Our Company uses cookies in a range of ways to improve your experience on our website, including:

- Keeping you signed in
- Understanding how you use our website

What types of cookies do we use?

There are a number of different types of cookies, however, our website uses:

Functionality – Our Company uses these cookies so that we recognize you on our website and remember your previously selected preferences. These could include what language you prefer and location you are in. A mix of first-party and third-party cookies are used.

Advertising – Our Company uses these cookies to collect information about your visit to our website, the content you viewed, the links you followed and information about your browser, device, and your IP address. Our Company sometimes shares some limited aspects of this data with third parties for advertising purposes. We may also share online data collected through cookies with our advertising partners. This means that when you visit another website, you may be shown advertising based on your browsing patterns on our website.



How to manage cookies

You can set your browser not to accept cookies, and the above website tells you how to remove cookies from your browser. However, in a few cases, some of our website features may not function as a result.

Privacy policies of other websites

Lincoln Finance Limited's website contains links to other websites.

Our privacy policy applies only to our website, so if you click on a link to another website, you should read their privacy policy.

Changes to our privacy policy

Our Company keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated in January 2022.

How to contact us

If you have any questions about Our Company's Privacy Policy, the data we hold on you, or you would like to exercise one of your data protection rights, please do not hesitate to contact us.

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

Call us: **01226 767378**

Or write to us at: **Lincoln Finance Limited, 3a Old Cubley, Penistone, Sheffield, S36 9AW**

How to contact the appropriate authority

Lincoln Finance Limited is registered with the Information Commissioner's Office (ICO).

Our registration number is: Z9301046

Should you wish to report a complaint or if you feel that Our Company has not addressed your concern in a satisfactory manner, you may contact the Information Commissioner's Office at **www.ico.org.uk/make-a-complaint**