

Commercial Business Solutions Limited Privacy Notice

Commercial Business Solutions Ltd and all its Group companies take privacy very seriously. This notice explains how we use the personal information you provide to us through our websites, when we provide consultancy, broker services or otherwise to you and the information we obtain through third party sources, including how we share it with third parties.

How we collect your personal information

We may collect various types of personal information about you, including:

- Information you provide when you use the 'contact us' facility or fill in any enquiry or other forms on our websites or online via using our social media platforms (for example, your name, email address and telephone number or personal finance information relating to any prospective finance application);
- If you contact us, we may keep a record of that correspondence.

You must always provide accurate personal information and you agree to update it as necessary in the manner specified below. You also agree that, in the absence of any update, we can assume that the personal information you have provided is correct.

How we use your personal information

We will only use your personal information for the following purposes:

- to administer and manage our relationship with you;
- to provide services to you under our consultancy contract or as part of our relationship with you as your finance broker;
- to deal with any enquiries we receive from you;
- to comply with applicable laws, regulations and rules;
- to provide you with details of third party services required for our consultancy, broker services, our own services and promotions;
- to notify you of changes to what we do;
- for the purposes of recovery of a debt in case of non-payment.

In connection with these purposes, we may share your personal information with third parties that perform services on our behalf, such as business partners (including third party businesses, lenders, contractors and agents as part of our consultancy or broker services), fraud sharing organisations, and to other companies in our group, in each case within the European Economic Area and the UK.

We may also disclose your personal information to third parties in other circumstances, in particular:

- if we are under a duty to disclose or share your personal information to comply with any legal obligation, or to enforce or apply our terms and conditions and other agreements;
- to protect the rights, property, or safety of Commercial Business Solutions Ltd, our staff, our customers, or others;
- in response to a request from a governmental authority (including a regulator); or
- if we sell or buy any business or assets, in which case we will disclose your personal information to the prospective seller or buyer of such business or assets.

If necessary for debt recovery purposes, we may also obtain additional information about you beyond that provided in your from credit reference and tracing agents.

Our legal basis for these uses of your personal information may include that (a) it is necessary for our legitimate interests in operating our business and/or providing you with services, and to make improvements to our websites and services; and/or (b) it is necessary for the performance of contracts to which you are a party with us; and/or (c) you have provided consent for us to process your personal data in the provision of our business services to you. In these cases we will look after your information at all times in a way that is proportionate and respects your privacy rights and you have a right to object to processing as explained below

Keeping in touch with you

From time to time we would also like to keep in touch with you to provide details of our services and offers. If you **do not** want to be contacted in this way, please email us at contactus@commercialbusinesssolutions.co.uk with the subject header OPT OUT.

Your rights in relation to your personal information

You have various rights under data protection law regarding the processing of your personal information, including rights to:

- request access to personal information we hold about you and details of our processing of your personal information;
- request us to correct inaccurate personal information;
- request us to delete personal information in certain circumstances;
- receive your personal information in a format suitable for transmission to a third party;
- object to and/or restrict the processing of your personal information (including profiling) on certain grounds;
- object to the processing of your personal information for direct marketing;
- object to any decision about you based solely on automated processing (including any profiling) that produces legal effects or otherwise significantly affects you; and
- lodge a complaint with the UK Information Commissioner's Office.

You can make a request to us in relation to these rights at any time by contacting us at contactus@commercialbusinesssolutions.co.uk. Any information to which you are entitled will be provided within a reasonable timeframe, subject to the exemptions stipulated in applicable data protection laws.

How long do we retain your personal information?

We will not keep your personal information longer than is necessary, taking into account information needed for completion of consultancy services, applicable legal requirements and limitation periods.

How to contact us

If you have any queries about how we use your personal information, you can contact us at any time via email at contactus@commercialbusinesssolutions.co.uk, or by post to Commercial Business Solutions Ltd, Unit 14, Enterprise House, Cherry Orchard Lane, Salisbury SP2 7LD.