



Audeo FS Ltd  
9 Mahoney Green,  
Rackheath,  
Norwich,  
Norfolk,  
NR13 6JY

## Privacy Policy

This document is provided to give you information about us and details of how we handle your personal information.

Audeo FS Limited is the data controller for the purposes of the use of the personal information you provide to us. Further information about how we use your personal information can be sought from our Data Protection Officer.

Audeo FS Limited, 9 Mahoney Green, Rackheath, Norwich, Norfolk, NR13 6JY, 01692 531453 or email us at richard@audeofs.co.uk. Audeo FS Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Conduct Authority firm reference number is 809508. We are a company registered in England and Wales and our company registration number is 11140398.

### **We are a credit broker and not a lender.**

We are able to introduce you to a carefully selected range of lenders who will make a payment to us for doing so.

### **How and why, we use your personal information.**

We will only ever process the personal information you provide us with when we have your consent to do so. In addition to this, we may also process your personal data based on our legitimate interests in doing so. This means that we will use your personal information in the manner you would expect us to regarding arranging finance for you. We will use the personal information you provide us with to progress your application for finance. This includes using your information such as your name, address, and date of birth to check your credit profile, which allows us to forward your application for finance to a suitable finance provider. We will carry out credit reference agency searches to find the most appropriate finance for your circumstances. Whilst we will restrict searches of this nature to as few as possible, there will be occasions where multiple searches are required. We will share the personal information you provide to us with other organisations involved in your finance application.

We do not require your personal data to be provided to us further to any direct contractual requirement with us, however, if you do not consent to us processing it this will mean that we will not be able to progress your finance application.

### **Categories of personal data**

We will not generally process any special categories of personal data, that is, information that is sensitive such as.

- Race
- Ethnic origin
- Politics
- Religion
- Genetics

In limited circumstances, and only ever with your consent, we may process information about your health. We will only ever do so where you disclose any health issues you may have to us and by using that information we can help with ensuring your finance application is progressed properly.



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### **Who will we pass your personal data to.**

We will only pass your personal data to third parties which need it to progress your application for finance. This means we will pass your personal data to credit reference agencies and to finance lenders. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. For details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, please telephone us using the contact number above.

### **Finance lenders**

Aldermore Bank PLC, Allica Bank, Blue Motor Finance, BNP Paribas, Close Brothers Business Finance, Close Brothers Motor Finance, Dawson Group Finance, Haydock Asset Finance, Interbay Asset Finance, JBR Capital, Liberty Leasing, Lloyds Bank Commercial Finance, Lombard Bank, Metro Bank Asset Finance, MK Car Finance, Mobalize Financial Services, Motonovo Finance, Northridge Bank, Novuna Business Finance, Paragon Business Finance, Paragon Motor Finance, Praetura Asset Finance, Propel Finance, Renaissance Asset Finance, Santander Business Finance, Secure Trust, Shawbrook Bank, Simply Asset Finance, Societe Generale, Time Finance, United Trust Bank.

### **Third party service providers.**

Amazon Web Service & Google Cloud Platform (data storage).

AutoConvert – Personal Data is shared with AutoConvert to securely share with our panel of Lenders.

<https://www.autoconvert.co.uk/privacy-policy/>

Microsoft Forms – Personal data is required to complete Audeo FS Limited's Vulnerable Customer questionnaire before processing your application. This is a Microsoft Office Application where data is safely stored within our Microsoft Cloud.

Experian - In order to process your application, we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with 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. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at <http://www.experian.co.uk/crain/>

Veriff – All Personal Data for Identity Verification is stored securely via Veriff our AI-powered identity verification platform for fraud prevention. <https://www.veriff.com/privacy-notice>

### **Details of transfers to third country and safeguards.**

Whilst our own data storage facilities are based in the UK, we may also use "Cloud" based data storage solutions to process your data. Where we make use of such storage, we will ensure that your personal data is kept safe. Where the Cloud provider transfers data outside of the European Economic Area, we will ensure that that Cloud provider only transfers personal data to countries with adequate data protection measures in place.



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### **Retention of your personal data.**

We will ensure that we only retain your personal data for as long as we need to, specifically with regard to the reason you provided it to us in the first place. We will retain your personal data for a longer period than the length of any finance agreement you enter as a result of our processing of your personal data. We will retain your personal data in this manner to be able to provide you or any third party involved in your finance application with information in relation to that application. We will also retain your personal data to allow us to resolve any complaints.

### **Your rights with regard to your personal data.**

You have the right to the following with regard to your personal data:

- The right to object to processing, or to request we process your personal data for limited purposes.
- The right to have your personal data removed from our records.
- The right to have the details of your personal data amended if what we hold is wrong.
- The right to have your personal data transported to another organisation.
- The right to request a review of any automated decision making we use with regard to your finance application.
- The right to be provided with copies of the personal data we hold about you.

You also have the right to withdraw your consent for us to process your personal data at any time. Should you wish to exercise any of these rights, or need any further information, please contact the Data Protection Officer using the contact details listed above.

### **Complaints**

If you have any complaints with regard to our data processing practices, we will be happy to assist. In these circumstances, please contact the Data Protection Officer. If you are not satisfied with this, you may contact the Information Commissioner's Office (the UK regulator with regard to data protection). You may do so by calling 0303 123 1113 or visiting [www.ico.org.uk](http://www.ico.org.uk). We make use of automated credit decision making tools to allow us to process your finance application in the most efficient and accurate manner possible. We, and the third parties may pass your personal data to decide on whether to grant credit to individuals based on algorithmic process. Should you object to any decision made in relation to your finance application, please contact the Data Protection Officer using the contact details above.

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