

Privacy Notice

We are Shermin Finance Limited Company (the firm) number **01276121**. We are authorised and regulated by the Financial Conduct Authority FRN **727594**. We act as a credit broker not a lender and introduce firms to lenders.

Our contact details are:

Devon House
1 Chorley New Road
Bolton, BL1 4QR.

Tel: 01926 512 512

Email: enquiries@sherminfinance.co.uk

When you browse the web, you leave a digital footprint. It's information about your device and the way you use it online.

We just want to let you know that we will collect this information about you. Most websites do this. We use this information to deliver the website to you. We also use it for other things, which we think help you and us. We have put this notice together to explain this.

This Privacy Notice explains what Personal Data the practice holds, why we hold and process it, who we might share it with, and your rights and freedoms under the Law.

Cookies

Cookies may be used by us to provide you with customised information from our web site. A cookie is an element of data that a web site can send to your browser, which may then store it on your system. Cookies allow us to understand who has seen which pages and advertisements, to determine how frequently particular pages are visited and to determine the most popular areas of our web site. Cookies may also allow us to make our web site more user friendly by, for example, allowing us to save your password so that you do not have to re-enter it every time to visit our web site.

We use cookies so that we can give you a better experience when you return to our web site. Most web browsers automatically accept cookies. You do not have to accept cookies, and you should read the information that came with your browser software to see how you can set up your browser to notify you when you receive a cookie, this will give you the opportunity to decide whether to accept it. If you disable cookies from your browser you may not be able to access certain features of a particular web site.

For more information about our use of cookies please <https://ico.org.uk/for-the-public/online/cookies/>

Security & protection

We use your information to help protect you and ourselves against fraud or crime. For example, our service providers look at all use of our website to help block malicious activity. This helps keep you and us safe.

Using your information for fraud prevention

We may share your personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to those agencies to prevent fraud and money laundering.

Your rights

We think carefully about how we use your information. We always aim to use it in a way that's fair to you. You might prefer us not to use it for some purposes. You have a legal right to:

- Ask us to provide you with copies of your personal information, make corrections or sometimes ask us to delete it.
- Object to our processing of your information in some circumstances. For example, to ask us not to share your personal information for online advertising.
- Complain to the UK Information Commissioner's Office by visiting ico.org.uk.

We may not always be able to stop processing your information, such as if we're using it to help protect you or others.

Types of Personal Data

The firm holds personal data in the following categories:

1. Directors, shareholders and staff of our business partners (retailers).
2. Staff employment data.
3. Contractors' data.

How we manage Special Category Data

In the unlikely event of us receiving Special Category Data as defined in GDPR <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/lawful-basis-for-processing/special-category-data/>, Shermin Finance Limited will inform you of the receipt of this information to discuss the deletion of this data.

Why we process Personal Data (what is the "purpose")

"Process" means we obtain, store, update and archive data.

1. Personal data is held for the purpose of providing firms with appropriate, high quality, facilities with a panel of lenders.
2. Staff employment data is held in accordance with Employment, Taxation and Pensions law.
3. Contractors' data is held for the purpose of managing their contracts.

What is the Lawful Basis for processing Personal Data?

The Law says we must tell you this:

1. We hold personal data because it is in our Legitimate Interest to do so. Without holding the data we cannot work effectively.
2. We hold staff employment data because it is a Legal Obligation for us to do so.
3. We hold contractors' data because it is needed to Fulfil a Contract with us.

Who might we share your data with?

We can only share data if it is done securely, and it is necessary to do so.

1. Personal data may be shared with our lender panel who need to be involved in their regulatory requirements. Personal data is also be stored for back-up purposes with our computer software suppliers who store it securely.
2. Employment data will be shared with government agencies such as HMRC.
3. Personal identification data will be shared with our lending partners.

How long is the Personal Data stored for?

1. We will store Personal data for as long as we are providing a service of introduction, we will archive (that is, store it without further action) for as long as is required for legal purposes as recommended by the regulators. We normally hold this information for seven years.
2. We must store employment data for six years after an employee has left.
3. We must store contractors' data for seven years after the contract is ended.

What if you are not happy or wish to raise a concern about our data processing?

You can complain in the first instance to the director, Phil Byron and we will do our best to resolve the matter. If this fails, you can complain to the Information Commissioner at www.ico.org.uk/concerns or by calling 0303 123 1113.

Dated July 2021