



## Privacy notice

### Who we are and who is responsible for your personal data

1. The organisation responsible for processing your personal and financial information is ART SHARE (Social Help Association for Reinvesting in Enterprise) Limited trading as ART Business Loans. ART Business Loans is a Social Enterprise which provides loans for businesses across the West Midlands that are unable to access reasonable finance elsewhere. We lend up to £25,000 unsecured and up to £150,000 secured
2. The company is registered in England with company number 28537R registered office, Faraday Wharf, Innovation Birmingham Campus, Birmingham, B7 4BB. The company is responsible for your personal data and will ensure that it is handled in accordance with the Data Protection Act 1998 ("DPA").
3. If you have any questions or comments regarding how we handle your personal information, please contact us at:

Email Address: [art@artbusinessloans.co.uk](mailto:art@artbusinessloans.co.uk)

Postal Address: Faraday Wharf, Innovation Birmingham Campus,  
Birmingham, B7 4BB.

### What information do we collect about you

We may collect and process the following data about you ("your information"):

1. Information that you submit online via our website including (but not limited to) when you apply for a loan or register an interest with us;
2. Any correspondence you provide to us which might include, for example, business plans and financial statements, CVs, proof of ID;
3. Copies of agreements you enter into with us;
4. When you submit an application:
  - a) we will request you and all other directors or joint owners who are party to your application to supply to us up to date personal credit references. These

will be used by us to assess your application but will not be shared with any party outside of ART Business Loans.

- b) we may obtain credit references on the business which will be used by us to assess the application but will not be shared with any party outside of ART Business Loans
5. If and to the extent that you provide information about your spouse or financial associate and/or we obtain their information as part of this process, you confirm that you have obtained their consent to pass their information to us and for us to process it as described in this policy.
  6. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention.

### **How we use your information**

1. We use the information we receive in the following ways:
  - a) to help us assess your ability to repay the loan you are seeking in conjunction with your business;
  - b) to ensure that our website's content is presented as effectively as possible for you;
  - c) for our internal purposes, such as research and analysis, reporting, quality control, website performance, system administration and to evaluate use of our website, so that we can provide you with enhanced services
  - d) to notify you about changes to our products and services;
  - e) to provide you with information, products or services that you request from us, or which we feel may interest you (provided of course that you agree);
  - f) to create reports to assist with future marketing;
  - g) for complaint handling purposes
  - h) to carry out our obligations arising from any contracts with you or under the law;
  - i) to enable you to participate in interactive features of our website, when you choose to do so; and
  - j) to help us improve our products and services.
2. We will use the details you give us to provide information you ask for or to put you in contact with the relevant Finance Partner to progress your loan application. Our trusted Finance Partners have an obligation to keep your data secure. All applicants will be provided with a copy of this privacy notice which sets out their obligations in handling applicant data, as well as the consent that must be gained from the applicant regarding use of their data.
3. We may use your information in case studies that we produce which will then be used for advertising and marketing purposes. We will obtain your consent to do this.

4. We will use the information we receive from credit reference agencies to: -
  - a) assess your application for credit and/or;
  - b) check details on applications for credit and credit related or other facilities;
  - c) verify your identity and, the identity of your spouse, partner or other directors/partners but only if they are a party to your application;
  - d) undertake checks for the prevention and detection of crime, fraud and/or money laundering;
  - e) manage your loan account with us;

### **What credit reference and fraud prevention agencies do with your information**

1. When credit reference agencies receive a search from you or us, they will:
  - a) place a search “footprint” on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future.
  - b) link together the records of you and anyone that you have advised is your financial associate including previous and subsequent names of parties to the account. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies.
  - c) supply to us:-
    - i. credit information such as previous applications and the conduct of the accounts in the name of your business
    - ii. public information such as County Court Judgments (CCJs) against the business.
    - iii. fraud prevention information.
2. Records shared with credit reference agencies remain on file for 6 years after they are closed, whether settled by you or defaulted.
3. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to fraud prevention agencies and other organisations involved in crime and fraud prevention
4. The information which we provide to the fraud prevention agencies about you, your financial associates and your business (if you have one) may be supplied by fraud prevention agencies to other organisations and used by them and us to: -
  - a) prevent crime, fraud and money laundering by, for example;
  - b) manage your personal, your partner’s and/or your business’ (if you have one) credit or credit related account or other facilities;
  - c) check details provided on applications for credit and credit related or other facilities;
  - d) manage credit and credit related accounts or facilities;

- e) cross checking details provided on proposals and claims for all types of insurance;
  - f) make decisions on credit and credit related services about you, your partner, other members of your household or your business
  - g) check details on applications for jobs or when checked as part of employment.
5. Your information may also be used to: -
- a) verify your identity if you or your financial associate applies for other facilities including all types of insurance proposals and claims;
  - b) trace your whereabouts and recover debts that you owe;
  - c) conduct other checks to prevent or detect fraud;
  - d) undertake statistical analysis and system testing; and
  - e) we and other organisations may access and use from other countries the information recorded by fraud prevention agencies
  - f) Please contact us at [art@artbusinessloans.co.uk](mailto:art@artbusinessloans.co.uk) for details of the relevant fraud prevention agencies.

#### **How your data will NOT be used by credit reference agencies:**

1. It will not be used to create a blacklist.
2. It will not be used by the credit reference agency to make a decision.
3. You can contact the Credit Reference Agencies currently operating in the UK; the information they hold may not be the same, so it is worth contacting them all. They will charge you a small statutory fee.

CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

Equifax PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or visit [www.myequifax.co.uk](http://www.myequifax.co.uk)

Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or visit [www.experian.co.uk](http://www.experian.co.uk).

#### **How we safeguard your information and how long we keep it for**

The following Retention Periods are applicable for all loan applicants:

1. Successful Loan Applicant details: a minimum period of six years after you have fulfilled all loan payment obligations. However, in accordance with certain of our agreements with our funders including Government departments, we may need to retain your information for an extended period. Further information will be provided when you take out a loan with us.
2. Unsuccessful Loan Applicants details: a maximum of six months after loan application rejection.

3. We will keep that information secure and use it only for specific legitimate purposes. We will keep information about you that is necessary for ART to provide you with a service or product you have requested.
4. We will keep personal information secure by taking appropriate technical and staff measures to protect it against unauthorised or unlawful processing and against accidental loss, destruction or damage.

## **Marketing**

1. We may use your information to provide you with marketing information that you request or that we feel may interest you by post, email and/or telephone (including SMS) as follows:
  - a) if you are an existing customer or have not made a purchase but have taken steps to do so by using the website or contacting us, we may contact you by post, email and/or telephone (including SMS) with information about products and services which are similar to those we previously provided to you, unless, at the time we collect your contact information, you have indicated that you do not want to receive marketing information; or
  - b) if you are a new customer, we may contact you by post, email and/or telephone (including SMS) only if you consent.
2. We will not pass your information to third parties for their marketing purposes, but if you have indicated that you wish to receive promotional offers, that we have negotiated on your behalf, with our preferred partners, then we may contact you by post, e-mail and/or telephone (including SMS) with such promotional offers.
3. If you do not want us to use your information for marketing purposes, please indicate your preference via the relevant boxes on any forms you submit when you are providing your contact information. You may also ask us at any time not to use your information for marketing purposes by contacting us via the following methods:

Email: [art@artbusinessloans.co.uk](mailto:art@artbusinessloans.co.uk)

Phone: 0121 359 2444

Post: ART Business Loans, Faraday Wharf, Innovation Birmingham Campus, Birmingham, B7 4BB

## **Where do we transfer your information to?**

1. We will not routinely transfer your information to, or store it, outside the European Economic Area ("EEA"). If we do wish to transfer your personal data outside the EEA to countries which do not have as developed data protection laws, we will ensure that it is adequately protected in accordance with Principle 8 of the DPA.
2. Please do not send us your information if you do not want it to be transferred to or stored outside the EEA. By providing your information to us you agree and consent to us transferring to, and storing your information at, a destination outside the EEA.

## **Who do we share your information with?**

1. We will also share your information with Government departments, such as the Department for Business, Energy, Information and Skills (BEIS) for research purposes.
2. We may share your information with other organisations in the following circumstances:
  - a. if we sell or buy any business or assets, (as we may share your data with the prospective seller or buyer); or
  - b. if we or substantially all of our company assets are acquired by another party, in which case your information will be one of the transferred assets; or
  - c. if we have to share your information to comply with legal or regulatory requirements, or
  - d. if we have to enforce or apply our loan agreements or any other agreements or to protect our rights, property or our customers. This may involve exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
3. We may also share your information with selected third parties for the purposes of enabling them to provide data analysis, customer support, storage and other services to us.

## **Confidential information**

1. Please note that under the Freedom of Information Act 2000, we are only permitted to protect information that is actually confidential in law and where, if we were to disclose it, we could be sued for breach of confidence. Information you give us which you may consider to be confidential, or may mark as confidential, may in fact not be confidential in law. However in respect of any information we receive from you that is truly confidential, we will take steps to ensure it remains confidential.  
Unauthorised disclosure or misuse of personal information by staff will lead to disciplinary action.
2. We review our policies and audit our procedures regularly.
3. We review this code and our other data protection policies annually to make sure they are appropriate and up to date. We also carry out regular audits to monitor our security policies and procedures and revise them if necessary.

## **Your rights under Data Protection Legislation**

1. You have the right to see a copy of the information we hold about you (with the exception of the assessment of your application). This is free of charge. Before we agree to this, you must provide us with sufficient evidence of your identity and sufficient details of the information you wish to see to enable us to locate it.

2. You have the right to be removed from our mailing lists, and those of our partner organisations. You can stop further contact by:

Email: [art@artbusinessloans.co.uk](mailto:art@artbusinessloans.co.uk)

Phone: 0121 359 2444

Post: ART Business Loans, Faraday Wharf, Innovation Birmingham Campus, Birmingham, B7 4BB

3. You have the right to correct any errors in information we hold about you, and to change or correct any details you have already given us. Please inform us about changes to your details so that we can keep our records accurate and up to date. We will respond within 30 days upon receipt of the request.

### **Changes**

We may make changes to this Privacy Policy at any time by posting a copy of them on our website. Any changes will take effect 7 days after the date on which we post the modified terms on the website. Your continued use of our website after that period expires means that you agree to be bound by the modified policy.

### **How to contact us**

Questions, comments or requests concerning this Privacy Policy are welcomed and should be addressed to us at [art@artbusinessloans.co.uk](mailto:art@artbusinessloans.co.uk)

Please send any postal correspondence to our registered office address: ART SHARE (Social Help Association for Reinvesting in Enterprise) Limited, Faraday Wharf, Innovation Birmingham Campus, Birmingham, B7 4BB