

PRIVACY POLICY

INTRODUCTION

We are committed to ensuring that we manage your personal data professionally and in compliance with all applicable data protection laws. Part of this commitment is to ensure that there is transparency about how we process personal data. This policy includes an explanation of:

- What data we are processing
- Why we are processing it and what we do with it
- Whether we will share it with anyone else
- Whether we will transfer it outside of the United Kingdom
- How we keep your data safe
- Your rights

ABOUT US

2.1. Our company name is Equipment Leasing Solutions Limited and we are located at Shire House, 4 Long Street, Stoney Stanton, Leicestershire, LE9 4DQ. Our website is at www.els.lease. We are a finance broker.

You can contact us at info@els.lease or 0116 389 3839 if you wish to discuss any aspect of our Policy or you wish to exercise your rights as described below

YOUR PERSONAL DATA

We process your personal data if we understand that you may be interested in using our services.

We will obtain information about you when you enquire about our products or services. Typically, the information that we obtain initially will be name and business contact details. If you ask us to help with a finance application, we may ask for your date of birth and home contact details.

Sometimes you will have sent your information directly to us, but you may have provided your information to another party who, in turn, has provided the information to us under their own Privacy Policy and according to their Privacy Notice.

OUR LEGAL BASIS FOR HOLDING DATA

Where you are an individual, sole trader or unlimited partnership and have consented, we may hold data in order to provide you with marketing information about our services.

In addition, where we are required to do so to perform our contract with you, we may process your information for the following purposes:

- To comply with **legal obligations** including assisting HMRC, the Financial Conduct Authority, the Police and the Driver and Vehicle Licensing Agency
- To allow us to pursue our **legitimate business interests** that may include:
 - Undertaking credit checks for finance
 - Preparing your application for finance to lenders
 - Prevention of fraud or other criminal acts
 - Quality management
 - Marketing and market research
 - Complying with requests from you including if you exercise any of your rights noted in this Privacy Policy

- Enforcing our legal rights or to defend legal proceedings
- General administration purpose

DATA SHARING AGENCIES

We may share information about you with credit reference agencies, finance companies and other businesses to help them make lending decisions and for fraud prevention. We may also transfer your data to government or other official bodies for the purposes of complying with legal obligations, for enforcing our rights, or for the prevention or detection of a crime.

Information provided to finance companies may be used by lenders to carry out a credit reference check with a Credit Reference Agency (CRA). Further details of the identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal data, data retention periods and your data protection rights with the CRAs are explained in the Credit Reference Agency Information Notice (CRAIN), which is available from each of CRA including the following:

[Equifax](#)

[Experian](#)

In some instances, lenders to whom we transfer your data (as above) may use your personal information in a way that may result in automated decisions being taken. These are decisions made solely by automated means (for example, software algorithms) without any human review. Automated decisions may be used to assess your suitability for products (including their affordability), to help determine efficiently and accurately whether to offer you the products you apply for so that the lender can make a responsible lending decision. When the lender makes an automated decision about you, you have the right to contest the decision, to express your point of view, and to require a human review of the decision.

DATA RETENTION

If you decide to arrange a finance agreement using our services, we will keep your data for 7 years after the end of that contract.

If you have expressed an interest in our services but not entered into a finance agreement using our services, we will retain your personal details for 3 years from the date that we last had contact with you.

If you have entered into a finance agreement using our services, we will keep your personal data for term of the agreement plus 7 years from the end of the agreement.

If you have requested that we do not send you marketing information we will always retain sufficient information to ensure that we remember to comply with your request.

The periods stated in this section may be extended if we are required by law to keep your data for a longer period.

DATA SECURITY

We have adopted appropriate technical and organisational measures to protect the personal data we collect and use having regard to the state of the art, the nature of the data stored and the risks to which the data is exposed to human action or the physical or natural environment. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of our database.

The transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our website; any transmission is at your own risk. Once we have received your information, we will use procedures and security features to try to prevent unauthorised access

YOUR KEY RIGHTS

Where we hold your personal data, you have the **right to make a 'subject access request'** to us and we will provide you with:

- A description of it
- An explanation of why we are holding it
- Information about who it could be disclosed to
- A copy of the information unless an exception to the disclosure requirements is applicable.

If you would like to make a 'subject access request' please make it in writing to our contact email address above mark it clearly as 'Subject Access Request'. Unless you agree a different time, we will complete your subject access request within one month.

You always have the **right to stop marketing messages**. We will usually include an unsubscribe button in any marketing emails. If you do wish to unsubscribe, please just click the unsubscribe button and we will promptly action that request. Alternatively, you can update your marketing preferences by contacting us at any-time.

If we hold personal data about you, but it is no longer necessary for the purposes that it was collected and cannot otherwise be justified – you have the **right to request that we delete the data** (the 'right to be forgotten').

If we hold personal data about you and you believe it is inaccurate you have the right to request us to **restrict the data** until it is verified. You have the right to request that the data is restricted where you have a right to it being deleted but would prefer that it is restricted. You also have the **right to request that any inaccurate or incomplete data is corrected**.

You always have the **right to complain** to the personal data regulator, the ICO. You may also be entitled to seek compensation if there has been a breach of data protection laws.