

Henry Howard Finance Fair Processing Notice

This Fair Processing Notice is published on behalf of Henry Howard Finance Group. As such, any references to “Henry Howard”, “HHF”, “we”, “us” or “our” in this Privacy Policy are references to the relevant company (as named above) in the Henry Howard Finance Group which is responsible for processing your data.

The Henry Howard Finance Group is made up of different legal entities, including:

1. Henry Howard Finance No. 1 Limited, a company incorporated and registered in Wales with company number 10003271 and registered offices at Unit 5 Langstone Business Village, Langstone Park, Newport, NP18 2LH;
2. Henry Howard Finance Plc, a company incorporated and registered in Wales with company number 04015132 and registered offices at Unit 5 Langstone Business Village, Langstone Park, Newport, NP18 2LH;

together, the “Henry Howard Finance Group”.

The Henry Howard Finance Group (referred to as ‘we’, ‘us’, ‘our’ in this Notice) act as a Data Controller. This means that we are responsible for, and control the processing of, your personal information in accordance with data privacy laws.

We are committed to the highest standards of data privacy and will only use your information for clearly described purposes and in accordance with your data protection rights. Our Data Protection Team can be contacted at Unit 5, Langstone Business Village, Langstone, Newport, NP18 2LH, by telephone on 01633 415222 or by email dataprotection@hhf.uk.com

How we collect, use and share your data

We will use personal data (some of which is obtained from you as part of your application and some of which is obtained from publicly accessible sources, such as credit reference agencies) in connection with any application you make to us, or any Agreement you enter with us. The three main credit reference agencies (“CRAs”) in the UK (Callcredit, Equifax and Experian) have produced a Credit Reference Agency Information Notice which explains how these agencies use and share personal data which they receive about you. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at <https://www.experian.co.uk/crain/index.html>

We may also be required to process the personal data of any person linked to your application for finance, including any joint applicants, any person with whom your finances are linked, any person with at least a 25% share in your business, or any director or partner in order to assess your application for finance. You are responsible for sharing this Fair Processing Notice with them so they are aware how their personal data may be processed. We will rely on legitimate interest as the lawful basis for processing your personal data (and the personal data of any linked person) in these ways.

We will use your personal data in order to assess your application for finance and, if your application is successful, to provide the requested financial services to you and for the

ongoing administration of the service. We may conduct a credit search using your details at any time and use that data in contemplation of legal action or enforcement. We will rely on performance of a contract as the lawful basis for processing your personal data in these ways.

We may also share information with third parties such as our funders to whom we may assign our agreements. Details of these third parties and how they may process your data can be found on our website www.henryhowardfinance.co.uk/about-us/funders. If your application is successful and you enter into an Agreement with us, we use your data to provide finance to you, for the ongoing administration of your Agreement and to help understand customer needs and business trends to improve our products and services. We rely on legitimate interest to process your personal data (and that of any linked person) in these ways.

We may use your personal data to advise you about our other services and products which may be of interest to you (where you have consented to receive such marketing materials). We will rely on consent as the lawful ground for processing your personal data for marketing purposes and will obtain consent from you before sending any marketing communications.

You may withdraw your consent for marketing activities at any time by emailing us at marketingteam@hhf.uk.com

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. Further details of how your information will be used by us and these fraud prevention agencies, and all of your data protection rights, can be found in our Data Privacy Policy available at <http://www.henryhowardfinance.co.uk/privacy-policy>

If you would prefer to receive a copy of our Data Privacy Policy by email or post please contact us using the details shown above.

Our Data Privacy Policy contains detailed information about:

- who to contact about how your information is used and who your information may be sent to
- why and for what purposes we are using your information;
- whether your information will be profiled or automatically processed;
- whether any information must be provided as part of a statutory or contractual requirement and what happens if that information is not provided;
- how long your information will be kept for;
- what your rights are in relation to your information;
- how to request that your information be handled differently, and
- how to complain.