

## **PRIVACY NOTICE**

This privacy notice relates to B2 Bridging LLP and Barton Bridging Capital Ltd (Barton Bridging) and explains about the information we collect about you and the basis on which we control and process it.

### **Website**

We use a third party service to help maintain the security and performance of our website. To deliver this service it processes the IP addresses of visitors to our website.

### **Collecting data – when you make contact**

**By phone** - We may use call number identification to recognise who is calling us and to have a short term record of calls received. We may record some calls for training and monitoring purposes. We will capture information that you give us for our records and in order to deal with your enquiry and process it in accordance with our processing basis as set out below.

**By email** - If you send us an email that is not encrypted any personal data within it may be at risk. We will capture and process the information in the email for our legitimate interest and legal purposes as set out below. When we send emails we encrypt some emails or their content in order to protect personal data.

**By on-line enquiry and post** - When we receive an enquiry or application via any enquiry form on our website, by email or a paper application it will contain personal information for applicant(s) and possibly other parties in connection with the property(ies) or for funders.

### **Providing information to us on other people including via brokers**

In providing information to us about other people you warrant that you have their permission to give us their data and that you have provided them with our privacy notice so that they are aware of the basis on which we will process their information. We store information provided to us in both electronic and paper based systems.

### **Other parties we may obtain information from**

We may obtain information about you from other providers such as credit reference agencies (see below), via google and other websearch tools, social media, or other providers of public information services such as land registry. We only do this when we are considering whether or not to offer you a loan or manage any loan offered, consider you for a job or work with you as a funder or service provider.

### **Sensitive Data**

We may capture sensitive data about you with regards to your or a related persons health if you advise of an issue that we may need to take into account in dealing with your loan. We may retain this information where it would be in your best interests for us to do so or in order to protect us from a claim.

## **Basis of processing data and who we share your data with**

We will hold and process your data for our **legitimate interests** in order to:

- Determine whether or not to offer a loan
- Manage any loan advanced through to redemption
- Manage any relationship with intermediaries including a record of introductions, payments made and other relevant information appropriate to managing the relationship
- Manage the relationship with funders or anyone applying to become a funder and to maintain appropriate records relevant to that relationship
- To manage business relationships with our professional advisers, contractors and third party providers
- To consider any application for a job, including CV's, and whether to progress it
- Share information where necessary with funders, our professional advisers, contractors and third party providers and anyone who may wish to acquire all or any part of our business
- Share information with other companies in the same group and associated companies
- Carry out checks with fraud prevention and credit agencies and tracing agencies if required (see below)
- Share information with your broker about your application or the performance of your loan
- Share information with any recruitment agency or search provider about your job application

We will hold and process your data for **legal purposes** in order to:

- Meet our legal obligations
- Help identify you and meet our anti-money laundering obligations
- Supply information to any government body, regulatory authority, law enforcement agency as required and to credit and fraud prevention agencies

We will hold and process your data **by consent** for marketing purposes in order to keep you informed of:

- Our products and services and those of any group or related company
- Information contained in any newsletter we may issue
- Products and services of any selected third parties where you have agreed to this

We may use a third party provider to issue this information to you but will not share your information with any other third party for marketing purposes.

We may also gather information on our marketing in order to understand and measure the effectiveness of it and to make improvements as a result.

## **Retaining information**

We will retain information for our legitimate interests and legal purposes as follows:

- Loans advanced – up to 6 years after the loan has redeemed but may be longer where legal action has been taken or is pending

- Enquiries and applications for loans not advanced – up to 1 year from the date the enquiry or application is marked not proceeded with – may be longer where a fraudulent application is made. We may also need to keep any anti-money laundering information gathered for a period of up to 5 years
- Intermediaries – up to 6 years from the end of our relationship
- Funders – up to 6 years from the end of our relationship
- Professional advisers, contractors and third party advisers – up to 6 years from the end of our relationship

**Where you have consented to marketing we will retain your contact information for marketing purposes until such time as consent is withdrawn.**

### **Checking with Credit and Fraud Agencies**

When we carry out checks with Credit Reference Agencies (CRA) we supply information to them on based on the details you provide. We provide information to you on this before we carry out the search. The credit agencies have their own basis on which they process your data and you can view their privacy notice here:

Callcredit [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

Equifax [www.equifax.co.uk/crain.html](http://www.equifax.co.uk/crain.html)

Experian [www.experian.co.uk/crain/index.html](http://www.experian.co.uk/crain/index.html)

We may also carry out checks with them in order to identify you and for fraud prevention purposes.

Please ask us if you require details of the CRAs or any other agencies we may pass your information to and who we receive information from about you.

### **Where we store your data**

All information is retained within the EEA. If we were to export any of your data to a non-EEA state we would take appropriate measures to protect the data.

### **Your rights**

You have the right as an individual to request details on the information we hold on you and to ask us to correct any information which may be inaccurate. To exercise your right please contact us and ask for a Data Subject Access Request form.

You are also able to exercise your right to be forgotten. This does not mean we will have to automatically delete all information held on you as we may still need to keep appropriate information in order to meet our legal obligations and for our legitimate interests.

There are other rights which, due to the basis on which we process data, you may not always be able to exercise. These include:

- To restrict processing of your data
- To provide your data in a portable format
- To object to the processing of your data

You might also wish to complain about the way in which we have processed your data.

To exercise your rights or to make a complaint please contact us at:

[info@bartonbridging.com](mailto:info@bartonbridging.com)

Telephone 01992 532540

Prince of Wales House  
3 Bluecoats Avenue  
Hertford  
SG14 1PB

You also have the right to make a complaint to the Information Commissioners Office. You can make a complaint to them via their website [www.ico.org.uk](http://www.ico.org.uk) or by calling them on 0303 123 1113.

### **Changes to this privacy notice**

We may review our privacy notice from time to time.

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