

Privacy Policy

Silverain Limited
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Privacy:

Silverain Ltd is committed to protecting the privacy of your personal information. Our company is registered with the Information Commissioners Office (ICO), in order to make transparent our data handling practices, and complies with the General Data Protection Regulations (GDPR) effective from May 2018.

Good information handling makes good business sense. By doing this we believe we will enhance our business's reputation, increase customer and employee confidence, and by making sure personal information is accurate, relevant and safe, save both time and money.

Our organisation act as a Data Controller as we keep or process information about living people and must comply with certain important rules about how we collect and use personal information.

Lawful Basis for Processing

Our firm must have a valid lawful basis in order to process a person's data and be able to demonstrate the processing of data is "necessary" in order to provide our products and services. There are six lawful bases.

Our organisation process on the basis of the following:

CONTRACT - We may have to process information to fulfil our contractual obligations to provide a quotation, or act as credit intermediary in a finance agreement, or provide a warranty. In this instance the processing is necessary for the performance of the contract.

LEGAL OBLIGATION - We may have to process information for health and safety reasons. In this instance Health and Safety is legislation.

LEGITIMATE INTERESTS - In many instances the processing is necessary, for example to ultimately create a finance plan through a lender when acting as a credit intermediary or carrying out a Customer Survey Report.

CONSENT - We ask person's to positively opt in if they want to receive further information on an alternative product or service that we market separately.

We do not process special category data.

Collection of Information – Your consent

Privacy Policy

We may collect personal information from you if you provide it voluntarily. If you do provide personal information to use, we will assume that you have read this Privacy Notice and have consented to us using your personal information in the ways described in this Policy and at the point where you give us your personal information. If, after providing us with personal information, you later decide that you do not want us to use it for particular purposes, then please write to us at the address shown.

Collection of your Information

We may collect and process the following data:

Information you provide when buying our products or services;

Information you provide to us by filling in our forms;

Information collected through correspondence with our Sales and/or Customer Relations teams;

Information you provide to us through the recruitment process;

Information you provide to us in order to register for alerts;

Social Media interaction;

Statistical data about your browsing actions and patterns for the administration of your application for employment;

We may require you to submit personally identifiable information in order for you to make use of our services. You confirm that any information you enter or provide will be true. We will only request and collect information which is necessary or reasonable in order to provide you with your requested services and to improve the services that we provide. It will not be a requirement to provide any additional information which is not needed to provide the services.

Reasons for Collection of your Information

In the course of our dealing with you we may collect and process certain information about you, including your name, date of birth, address, contact details (including your email address and contact telephone number), payment details (where applicable), and other information about you in respect of which services and products may be provided. Your personal information may be used by us, our employees, contractors or agents to:

- identify you during any communication between you and us;
- assess eligibility for services and products (whether provided by us or on our behalf);
- carry out regulatory checks and meet our obligations to our regulators;
- communicate with you to arrange the provision of such services and products;
- administer and provide such services and products;
- detect and prevent loss, fraud and other criminal activity;

Privacy Policy

- carry out credit reference checks through associated third parties;
- carry out market research and to help us review, develop and improve the services and products we offer; and
- contact you (in accordance with your preferences), by post, telephone, SMS, email and other electronic means with information about products, services, promotions, and offers that may be of interest to you.
- Keep legal certificates and work records relating to the services we have provided to you including details relating to:

Warranty, maintenance and guarantee information;

Any information which we consider may be required by the Health and Safety notice, product recall or modification;

Industry Body Documentation and records;

Records of Advice given;

In the event that we sell or buy any business or assets, we may disclose personal information held by us to the prospective seller or buyer of such business or assets. If we or substantially all of our assets are acquired by a third party, personal information held by us will be one of the transferred assets.

Your personal information may also be used by us, our employees or agents if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce any agreement we have with or otherwise concerning you, or to protect our rights, property or safety or those of our customers, employees or other third parties.

With whom do we share your personal information?

Third parties such as our Principal, the Financial Conduct Authority, a finance lender (where applying for a finance option where we act as a credit intermediary), a finance credit broker, credit reference agencies (who may check the information against other databases, public or private to which they have access), or fraud prevention agencies. This information may come from your interactions with us or them through applying for finance or other consumer finance product; or ascertain from the way in which the loan is administered and managed.

In connection with the above purposes, your personal information may be transferred to, or otherwise processed by third party service providers acting on our behalf, our agents and law enforcement authorities (including the police).

Access to Information

Privacy Policy

The GDPR gives you the right to access information held about you. You have the right to ask for a copy of the personal information held about you. You also have the right to ask for inaccuracies in information to be corrected. Any access request is not subject to a fee unless the requests are unreasonable in which case a fee may be charged and will be disclosed at the time of request. A copy of the information held about you by us can be requested by writing to us at the address shown.

Transfer of Information Abroad

We will not transfer your personal information outside the EU without first obtaining your consent.

Change of Policy

We may occasionally change the Privacy Notice to reflect customer and company feedback. Any changes will be shown on this page.

Breach Notification

Our business has the effective processes to identify, report, manage and resolve any personal data breaches.

Dealing with Data Protection Complaints

We aim to comply fully with our obligations under the General Data Protection Regulations. If a customer has any questions or concerns regarding our company's management of personal data including their right to access data about themselves, then they should contact Adam Crake the director, who is responsible for ensuring our company is compliant with data protection and is the nominated data protection lead or Data Protection Officer (DPO).

If our company holds inaccurate information, then the customer should write to our firm at the address shown providing the director with any evidence to show what the information should say keeping copies of the correspondence. If after a reasonable amount of time (28 days is recommended) the information has not been corrected, then the customer can make a complaint.

There are two courses of action:

1. Contact the director to process the complaint.
2. If the customer is still dissatisfied, they can go directly to the Information Commissioner, the independent body that oversees data protection and the GDPR. They can be contacted on 0303 123 1113 or their website is www.ico.org.uk.

Security

Privacy Policy

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

How we use cookies

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.