

Privacy Notice [updated 02/25]

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BDD Financial Services

Privacy Notice

Who we are

We are BDD Financial Services.

BDD Financial Services is a trading name of Business Development Directors Limited, a limited company registered in England under company number 12697894.

We can be contacted using the following details:

Telephone number: 01375 488015

Registered address: Thames Enterprise Centre, Princess Margaret Road, East Tilbury, Essex RM18 8RH

Email address: finance@bddfs.com

Contact for Data Protection Enquiries: Francine Allen, Director.

ICO Registration Number: ZA786705

Other Key Information

Our primary services include:

Commercial and corporate brokerage, business planning, financial modelling & forecasting, financial project work, sales agent services, consultancy & debt advisory, commercial support services.

Business Development Directors Limited is authorised and regulated by the Financial Conduct Authority. Our FCA registration number is 972128 and can be checked at <https://www.fca.org.uk/register/>.

Our legal grounds for holding your data

The UK's data protection laws allow us to use your personal data provided we have a lawful basis to do so. This includes sharing it in certain circumstances, as described below.

We consider we have the following reasons (legal bases) to use your personal data:

- Performance of contract with you: we need to use your personal data to be able to successfully legally contract with you.
- Compliance with our legal obligations: we need to use your personal data so as to comply with certain legislation such as financial crime legislation.

- Legitimate interests: these are our business and commercial reasons for using your data, which we have balanced against your interests. We have certain legitimate interests in using your data which are not outweighed by your interests, fundamental rights or freedoms. These legitimate interests are to help prevent and detect financial crime, fraud and money laundering, to promote responsible lending, to support our tracing, collection and litigation procedures (delete if not applicable) and to assist our compliance with the legal and regulatory requirements placed upon us.
- Your consent: You can withdraw this consent at any time, in which case we will cease to use it, unless we have a right and a need to continue processing it for one of the other reasons set out above.

More information on how we use your personal data and for what purposes is set out below.

What data do we collect?

Data provided by you

- Funder application details: for example but not limited to, your name, national insurance number, postal address, your email address, your IP address, telephone numbers, date of birth, bank account details, equipment requirement details, home ownership details, reason for borrowing, your assets and liabilities, details of your proof of identity documentation, proof of address documentation, evidence of additional equity available and evidence of any other business interests
- When you talk to us: for example on the phone, or in person including call recordings and voice messages. We may monitor or record calls with you to check we have carried out your instructions, to resolve queries or disputes, to improve the quality of our service or for regulatory or fraud prevention purposes
- In writing: for example letters, emails, texts and other electronic communications
- Online: for example when you use our website or mobile app
- In financial reviews, for renewals and in any surveys etc

Data we collect when you use our services

- Transaction data: for example what sort of products you are selecting, the length of term, the types of asset you are looking at financing, business type and geographical location
- Payment data: for example, the amount, origin, frequency, history and method of your payments
- Usage and profile data: for example, the profile you create to use our website and mobile app and how you use it. We gather this data from the devices you use, using cookies and other software
- Business information data: for example, business name, job title, director & shareholder details
- Register online or other communication methods for our services.
- Voluntarily complete a customer survey or provide feedback on any of our message boards or via email.
- Use or view our website via your browser's cookies.

Our Company may also receive your data indirectly from the following sources:

- Companies House
- Red Flag Alerts

Data provided to and by third parties

- Data from persons that introduce you to us: for example brokers, product suppliers, financial advisers, agents, finance providers or other third parties
- Data from credit reference agencies, most likely to be either Experian, Creditsafe, Equifax or CallCredit
- Data from fraud prevention agencies
- Publicly available information: for example, from the land registry, companies house, the electoral register, other information available online or in the media, including social media
- Data from your representatives where relevant: for example your legal and financial advisers such as lawyers and accountants**
- Data from your employers and medical data where relevant*

*In certain circumstances we may ask you to provide us with medical information if we determine that this is a requirement for us to either proceed to enter into the agreement with you or once we have entered into the agreement with you determine that the same is necessary for whatever reason. Full details as to the reason for our request and how we will use this information will be given to you at the time should we request such information from you. You will be asked to consent to the provision of this information.

**We may also require a statement signed by an independent qualified accountant as to your financial worth which may include information such as your gross and net worth, your assets and liabilities and information as to your available collateral or security. You will be asked to consent to the provision of this information.

Special Category Data

In the course of your interactions with BDD Financial Services you may share information that is classified as 'Special Category Data'. This could include data about:

- Race
- Ethnic origin
- Politics
- Religion
- Trade union membership
- Genetics
- Biometrics
- Health
- Sex life
- Sexual orientation

Where you do share information relating to any of these categories e.g., when you may share information about your health or a characteristic of vulnerability, BDD Financial Services will always seek explicit consent from you to store and process such information.

Why is personal data collected by us?

BDD Financial Services collects personal data for a number of reasons

From time to time, we may contact you to ask for your consent to use your personal data for other purposes. Your personal data may also be used for other purposes where required or permitted by law.

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us.

Such processing is also a contractual requirement of the services or financing you have requested.

We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

In order to process your application, we may supply your personal information to credit reference agencies (CRAs) in which case they will give us information about you, such as about your financial history.

We do this to assess your creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

When CRAs receive a search from us they may place a search footprint on your credit file that may be seen by other lenders and used to assess applications for finance from you and members of your household.

The CRA may also share your personal information with other organisations.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time.

CRAs will share your information with other organisations.

Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

We can provide you with the identities of the CRAs and the ways in which they use and share personal information upon your request.

From time to time, we may provide your information to our partners, third parties and customer service agencies for research and analysis purposes so that we can monitor and improve the services (or as the case may be) we provide.

We may contact you by post, e-mail or telephone (or as required) to ask you for your feedback and comments on our services (or as the case may be).

We may also contact you about our other goods or services that may be of interest to you.

How will we use your data?

Our Company collects your data so that we can:

- Process your application and manage your request.
- Supply our services to you.
- Manage payment for our services.
- Personalise and tailor services to you.
- Communicate with you.
- Register you on our website
- Email you with special offers on other products and services we think you might like.
- Monitor the performance of our products and services to ensure consumer outcomes are being achieved.

Lawful Basis for Processing Data

Data Type	Lawful Basis for Processing
Identity, business and contact information	Performance of a contract with you Compliance with our legal obligations Legitimate interests Consent
Payment data	Legitimate interests Consent
Personal financial data	Performance of a contract with you Compliance with our legal obligations Legitimate interests Consent
Profile data	Performance of a contract with you Compliance with our legal obligations Legitimate interests Consent

When Personal Data is shared

Your personal data may be used by our partners, lenders, brokers, agents, sub-contractors, lawyers and by any of our or their subsidiary or associated companies before, during and after your agreement facilitated by us.

We may also use organisations to perform tasks on our behalf including information technology service providers and banks who we will then be sharing your personal data with and who may also process and retain your data both before, during and after your agreement facilitated by us.

Any of these third parties may contact you by post, e-mail or telephone (or as required).

We may also share your personal data with CRAs, fraud prevention agencies, law enforcement agencies, regulators and other authorities, any agent that you have given us authority to communicate with and persons you ask us to share your data with, companies that we introduce you to, market researchers tracing and debt recovery agencies and customer service agencies for the purposes set out above.

These agencies and firms may also share your personal data with others.

Your personal data may also appear on the V5, service history, manufacturers record, insurance documentation or within receipts in relation to the asset which may be shared by us with third parties who store, transport, advertise, sell, express interest in purchasing, own or later hire the asset.

If, in the future, we sell, transfer or merge all or part of our business or assets, including the acquisition of other businesses, we may share your data with other parties.

We will only do this if they agree to keep it safe and private and to only use it in the same ways as set out in this notice.

What are your data protection rights and choices?

Your personal data is protected by legal rights, which include:

- Right to be informed – Individuals have the right to be informed about the collection and use of their personal data
- The right of access to your personal data – Individuals have the right to access and receive a copy of their personal data and other supplementary information.
- The right to rectification- Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
- The right to erasure – Individuals have the right to have their personal data erased.
- The right to restrict processing – Individuals have the right to request the restriction or suppression of their personal data.
- The right to portability – This allows individuals to obtain and reuse their personal data for their own purposes across different services.
- The right to object – this gives individuals the right to object to the processing of their personal data in certain circumstances, it also gives individuals the absolute right to stop their data being used for direct marketing
- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

There may be reasons why we need to keep or use your data, but please tell us if you think we should not be processing your data.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email finance@bddfs.com.

For further information on how your information is used, how we maintain the security of your information and your rights in relation to it, please contact us via email at finance@bddfs.com or call us on 01375 488015.

How long is your data kept?

We will retain your personal data for as long as you are a customer with us.

We may retain your personal data beyond this date for the purposes mentioned above and will in any case at all times retain your personal data for the minimum period required by law.

We may also retain your data to deal with any disputes, to maintain records and to show we have dealt with you fairly.

We may also retain your data for research and statistical purposes in which case we will ensure it is kept private and used only for these purposes.

Data about live and settled accounts is kept on credit files for six years from the date they're settled or closed.

If the account is recorded as defaulted, the data is kept for six years from the date of the default.

Marketing

BDD Financial Services understands that with the introduction of the Consumer Duty, it is likely the level of communications issued by our business will increase.

This will be necessary to support customers to understand the products and services offered and to provide support to customer throughout the lifecycle of the relationship.

Our Company would like to send you information about products and services of ours that we think you might like, as well as those of our partner companies.

If you have agreed to receive marketing, you may always opt out at a later date.

You have the right at any time to stop BDD Financial Services from contacting you for marketing purposes.

Cookies

BDD Financial Services does use cookies to track and test customer engagement and actions throughout the customer journey or customer communications.

BDD Financial Services understands that under the Privacy and Electronic Communications Regulation ([PECR](#)) opt-in consent is required when these types of cookies are used.

To make our website work properly, we sometimes place small data files called cookies on your computer or device. Most websites do this too.

For further information, [visit www.allaboutcookies.org].

What are cookies?

A cookie is a small text file that our website saves on your computer or mobile device when you visit one of our sites.

It enables our website to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time, so you don't have to keep re-entering them whenever you come back to the site or browse from one page to another.

How do we use cookies?

We use cookies and other technologies to ensure everyone who uses our website has the best possible experience.

Cookies also help us keep your account safe.

What types of cookie are there, and which ones do we use?

There are two types of **cookie**:

- **Persistent cookies** remain on a user's device for a set period of time specified in the cookie. They are activated each time that the user visits the website that created that particular cookie.
- **Session cookies** are temporary. They allow website operators to link the actions of a user during a browser session. A browser session starts when a user opens the browser window and finishes when they close the browser window. Once you close the browser, all session cookies are deleted.

Cookies also have, broadly speaking, four different functions and can be categorised as follow: 'Necessary' cookies, 'Preference' cookies, 'Statistics' cookies and 'Marketing' or 'advertising' cookies.

There are also 'Unclassified' cookies, where the use has not been defined by the creator.

Necessary cookies (also known as Strictly Necessary or Essential cookies) are essential to navigate around a website and use its features.

Without them, you wouldn't be able to use basic services like viewing other pages etc...

These cookies do not gather information about you that could be used for marketing or remembering where you've been on the internet.

These cookies are always turned on as we do not have to gain your consent to set them.

Examples of how we use 'necessary' cookies include:

- Setting unique identifiers for each unique visitor, so site numbers can be analysed.

- Navigation of the website pages.

Statistics cookies collect data for statistical purposes on how visitors use a website; they don't contain personal information such as names and email addresses and are used to improve your user experience of a website.

For us to set these cookies we need your consent, so the default setting is they are turned off, until we gain your informed consent to allow them.

Here are some examples of how we use Statistical cookies:

- Gathering data about visits to the website, including numbers of visitors and visits, length of time spent on the site, pages clicked on or where visitors have come from.
- For comparison with other websites using data collected by industry-accepted measurement and research companies.

Information supplied by Statistic cookies helps us to understand how you use the website; for example, whether or not you have visited before, what you looked at or clicked on and how you found us.

We can then use this data to help improve our services.

We generally use independent analytics companies to perform these services for us and when this is the case, these cookies may be set by a third-party company (third party cookies).

Preference cookies (also known as Functional cookies) allow users to customise how a website looks for them: they can remember usernames, language preferences and regions, and can be used to provide more personal services like local weather reports and traffic news.

For us to set these cookies we need your consent, so the default setting is they are turned off, until we gain your informed consent to allow them.

Here is an example of how we use functionality cookies:

- Remembering if you've been to the site before so that messages intended for first-time users are not displayed to you.

Marketing cookies (also known as Targeting cookies) are used to deliver advertisements more relevant to you but can also limit the number of times you see an advertisement and be used to chart the effectiveness of an ad campaign by tracking users' clicks.

They can also provide security in transactions.

They are usually placed by third-party advertising networks with a website operator's permission but can be placed by the operator themselves.

They can remember that you have visited a website, and this information can be shared with other organisations, including other advertisers. They cannot determine who you are though, as the data collected is never linked to your profile.

For us to set these cookies we need your consent, so the default setting is they are turned off, until we gain your informed consent to allow them.

How to control cookies

You can control cookies as you wish by using the small gray box located at the bottom left corner of our website.

This will open your cookie preference centre and allows you to turn cookies on and off.

If you want to know the latest news on cookies or how this pop-up protects your choice of cookie usage please visit www.cookiescan.com and check out the news / more info pages.

Necessary (1)

Name	Provider	Purpose	Expiry	Type
cookiescan_consent	CookieScan	This cookie remembers that a user has accepted/declined cookies on our website, so that the notice can be hidden.	365	HTTP

Statistics (2)

Name	Provider	Purpose	Expiry	Type
_ga	Google	This helps us count how many people visit the website by tracking if you've visited it before. Collect info and report website usage statistics without personally identifying individual visitors to google.	2 Years	HTTP
_ga_6SW9C7REP6	Google	This helps us count how many people visit the website by tracking if you've visited it before. Collect info and report website usage statistics without personally identifying individual visitors to google.	2 years	HTTP

Marketing (1)

Name	Provider	Purpose	Expiry	Type
_gcl_au	Google	Used by Google AdSense for experimenting with advertisement efficiency across websites using their services.	3 months	HTTP

Privacy policies of other websites

BDD Financial Services' website contains links to other websites.

If you click on a link to another website, our privacy policy no longer applies, and we recommend you review that sites privacy policy to establish how they will process your data.

Changes to our privacy policy

Our Company keeps its privacy policy under regular review and places any updates on this web page.

The date that this privacy policy was last updated is included within the document header.

How to contact us

If you have any questions about Our Company's Privacy Policy, the data we hold on you, or you would like to exercise one of your data protections rights, please do not hesitate to contact us.

Email us at: finance@bdfs.com

Call us: 01375 488015

Or write to us at: Thames Enterprise Centre, Princess Margaret Road, East Tilbury, Essex RM18 8RH

How to make a complaint and contact the appropriate authority

If you are unhappy about how your personal data has been used by us, please contact us and we will be happy to register a complaint.

You also have a right to complain to the Information Commissioner's Office which regulates the processing of personal data.

You can contact them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 or by email to casework@ico.org.uk. See also <https://ico.org.uk/global/contact-us/>.