

Arco Commercial Finance Ltd Privacy Notice

Who we are

Arco Commercial Finance Ltd are a trading style of Arco Commercial Finance Ltd which are Commercial Finance Brokers based in London & Herfordshire

Authorised by the FCA, Registered office Suite 222 Cuffley Point, Cuffley Place, Sopers Road, Cuffley, Herts EN6 4RY
ICO registration reference Z3547053

What data do we collect?

Our Company collects the following data:

- Personal identification information (Name, email address, phone number, etc.)

How do we collect your data?

You directly provide Our Company with most of the data we collect. We collect data and process data when you:

- 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:

- Introducers

Special Category Data

In the course of your interactions with Arco Commercial Finance Ltd 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 Arco Commercial Finance Ltd will always seek explicit consent from you to store and process such information.

How will we use your data?

Our Company collects your data so that we can:

- Process your application and manage your request.
- Email you with special offers on other products and services we think you might like.
- To monitor the performance of our products and services to ensure consumer outcomes are being achieved

Data Type	Data use
ID & VA	Shared with Lenders
Bank Statements	Shared with Lenders
Trading Accounts	Shared with Lenders

Lawful Basis for Processing Data

Data Type	Lawful Basis for Processing
ID & VA	Shared with UK Lenders to enable full assessment
Tax Calculations	Shared with Lenders loan applications
Bank Statements	Shared with Lenders for loan applications
Property Schedules	Shared with Lenders for loan application

If you agree, Our Company will share your data with our partner companies so that they may offer you their products and services.

- Lenders

When Our Company processes your data, it may send your data to, and also use the resulting information from, credit reference agencies to prevent fraudulent purchases.

How do we store your data?

Our Company securely stores your data at First Floor Office, Unit C2 The Chase, Foxholes Business Park, Hertfordshire SG13 7NN.

Data Location	Security

Our Company will keep your Personal Data for 3 months. Once this time period has expired, we will delete your data by shredding your information or deleting emails

Data Type	Duration	Data Deletion Method

Marketing

Arco Commercial Finance Ltd 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 Our Company from contacting you for marketing purposes or giving your data to other members of the Our Company Group.

What are your data protection rights?

Our Company would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

The right to access – You have the right to request Our Company for copies of your personal data. We may charge you a small fee for this service.

The right to rectification – You have the right to request that Our Company correct any information you believe is inaccurate. You also have the right to request Our Company to complete the information you believe is incomplete.

The right to erasure – You have the right to request that Our Company erase your personal data, under certain conditions.

The right to restrict processing – You have the right to request that Our Company restrict the processing of your personal data, under certain conditions.

The right to object to processing – You have the right to object to Our Company's processing of your personal data, under certain conditions.

The right to data portability – You have the right to request that Our Company transfer the data that we have collected to another organization, or directly to you, under certain conditions.

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.

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:

Call us at: 02033977055

Or write to us: First Floor Office, Unit C2, The Chase, Foxholes Business Park, Hertfordshire, SG13 7NN

Changes to our privacy policy

Our Company keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated on 28 October 2024.

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: gina@arcofinance.co.uk

Call us: 02033977055

Or write to us at: First Floor Office, Unit C2, The Chase, Foxholes Business Park, Hertfordshire, SG13 7NN

How to contact the appropriate authority

Should you wish to report a complaint or if you feel that Our Company has not addressed your concern in a satisfactory manner, you may contact the Information Commissioner's Office at www.ico.org.uk