

**Progressive Edge solutions (trading as 'Education Banking Consultancy') is an  
Introducer Appointed Representative of MEDIFINANCE LTD**

## **How We Use Your Information – GDPR Privacy Statement for Medifinance Limited**

This policy applies to information we hold about you. By 'information' we mean personal and financial information about you that we collect, use, share and store. Medifinance Limited may change this policy from time to time. You can request an updated statement by calling the telephone number below or viewing the relevant section of our website [www.medifinance.co.uk](http://www.medifinance.co.uk).

### Who we Are

Medifinance Limited is a **Data Controller** and is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified, you can be assured that it will only be used in accordance with this privacy policy statement.

Medifinance Limited

Address: Hamilton House, Coat, Martock, Somerset TA12 6AR.

Telephone Number: 4407785757782

ICO Registration Number: Z1726479

Company FRN Number: 675486

For information on all the activities we're licensed to carry out please visit:

<https://ico.org.uk/register>

### Why we need Customer Information

We need to know your personal data in order to source for you the finance facility you require and process the submission of your application to an appropriate lender. If you do not provide this information, we will be unable to provide this service. We will not collect any information from you that we do not need in order to provide and oversee that service.

### Our Legal Basis For Processing Your Information

We collect your information to enable us to provide our service to you. We also use your information to carry out checks for security purposes, to prevent fraud and money laundering, to check your identity before we provide services to you, for training, and to communicate with you. We may use lender -automated processes in order to source a suitable lending option for you.

Data protection law allows us to use personal information for our genuine and legitimate reasons as long as we respect your rights and freedoms. This lawful basis for using your information is called 'legitimate interests'. When we rely on our legitimate interests as the legal basis for processing your personal information for the purposes set out above, we will carefully consider and balance any possible effect this may have on you and your rights.

### What we will do with customers' information

All the personal data we hold about you will be processed by our staff and systems in the United Kingdom. Your information may be passed to third parties, where required, to provide the services you have applied for, as well as where there is a legal obligation for us to provide third parties with this information e.g. The

FCA or law enforcement agencies, to prevent, detect, investigate and prosecute fraud and alleged fraud, money laundering and other crimes, and to confirm your identity.

We will use your data to process your application for the services provided by Medifinance Limited. This processing will include some or all of the below:

#### Automated decision making

- We may use automatic decisions as part of our process; some of the finance companies that we may refer your application to may also use automated decision-making processes.
- This will involve automatically requesting information from CRAs and using this data along with the other data provided to assess your suitability for the goods/services requested.

To request a manual review of your application, please contact the Data Protection Officer at Medifinance Limited.

#### Credit Reference Agency searches, to generate credit searches

- We and external lenders on our panel will search your record at credit reference agencies. The record of *our* search will NOT be seen by other organisations when you apply for credit in the future. However, searches made by external lenders on our panel may show depending on the type of search they use.
- If you are an owner, director or partner in a business, we may also check on your business. We will also check on any proposed guarantor, so you must have their permission to disclose their information.
- If you enter into an agreement with one of the external lenders on our panel, information on this agreement will be passed to the CRAs. Information remains on file for 6 years after the account is closed.
- The Credit Reference Agency we use is:
  - Equifax – [www.equifax.co.uk](http://www.equifax.co.uk)

#### Passing to Finance Companies to assess and/or underwrite your application.

- Your application may be passed to more than one finance company in order for us to obtain the most appropriate and suitable offer to your personal circumstances.
- Suitable lenders are identified by either one or both of:
  - Proprietary Credit Scoring and Analysis technology
  - Manual underwriters reviewing applications
- To view a full list of our panel of lending companies, please contact the Data Protection Officer. Your application may be sent to a selection of lenders on this list. Lender selection is based on a large number of criteria including but not limited to; information on credit files, proposal and affordability data, the vehicle the application is made against etc.

#### After Transaction Processing

- To handle enquiries and complaints, where it's in our legitimate interests to make sure that complaints are investigated, for example, so that our customers receive a high standard of service and so that we can prevent future complaints;
- To contact you in the future to offer alternative finance options that may become available in the future, for example at the end of an existing fixed rate period.

## Who the customers data will be shared with

For a full list of organisations with whom we may share your data, please email the Data Protection Officer at Medifinance Limited. We will only be able to provide this data once your transaction has been completed.

Once Medifinance Limited finds a suitable lender that meets your needs, we become a **Data Processor** and the lender becomes the **Data Controller**. A copy of the recommended lenders privacy statement will be issued to you.

Sometimes we need to share the personal information we process with the individual themselves and also with other organisations. Where this is necessary we are required to comply with all aspects of the Data Protection Act (1998) and the General Data Protection Regulation (2018)

We are a credit broker not a lender. We will pass your personal information to lenders on our panel to arrange finance in accordance to your requirements.

For more detail on which finance companies are on our panel, please contact the Data Protection Officer

We will not pass your data to other third parties that do not offer our products or services.

## Whether the data will be sent overseas

Medifinance Limited will never send customer data outside the EEA.

## How long we and other organisations will keep the data

We will keep your information for as long as is needed for the purposes set out above or as required by any laws that apply.

If we are unable to provide you with a suitable finance option, or you decide not to go ahead with your application, we'll still keep your information.

## Customers Rights

As a customer of Medifinance Limited you have the following rights related to your data and how it's processed:

- The right to be informed – this means we must provide, at the point of collecting your data, a written or verbal privacy notice informing you of how your personal information will be used.
- The right to access your personal information – this means that you have the right to know what information we hold on you, and to request a copy of it. This information is provided free of charge.
- The right to get inaccurately recorded information corrected.
- The right to erasure – this means that you can request that your personal data is deleted from our records, also referred to as 'the right to be forgotten'.
- The right to restrict how your personal information is used – this means that you have the right to object to how we use your personal information, including for direct marketing purposes.
- The right to receive your personal information in a legible and transferable format.
- The right to object to the use of your personal information
- Rights related to automated decision making including profiling – this means you have the right to refuse to your personal information being used to make a decision based on an automatic process without human intervention

For further information on how to action any of these rights please contact the Data Protection Officer at the address on this statement.

## How customers make a complaint

Should you wish to make a complaint, you can do so by:

- Letter – Medifinance Limited, Hamilton House, Coat, Martock, Somerset TA12 6AR.
- Email - [rcox@medifinance.co.uk](mailto:rcox@medifinance.co.uk)
- Telephone – 4407785757782

If we do not handle your complaint to your satisfaction within 8 weeks, you have the right of referral to the ICO who act as the data protection arbitrator.

Details of how to contact the ICO are at this web address <https://ico.org.uk/global/contact-us/>

## What we do to keep customers data secure

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.

Business Name:

Your Name:

Position:

Signature:

Date: