

27 *PRIVACY POLICY*

Any reference to “we” or “us” means **Apollo Business Finance Limited** Company registration number 10292884, Company registered office address, Adamson House, Towers Business Park, Wilmslow Road, Didsbury, Manchester M20 2YY.

We observe the highest standards of practice in all our activities and treat all the personal information we collect in strict compliance with the Data Protection Act 1998.

We will treat all your personal information as private and confidential. None of the personal information you disclose to us will be disclosed to anyone other than in exceptional circumstances, as permitted by law or as described below.

This policy sets out how we will process any personal data we collect from you, or that you provide to us. Please read the following carefully to understand our practices regarding your personal data and how we will treat it.

For the Data Protection Act 1998, Apollo Business Finance Limited is the data controller.

HOW WE WILL COLLECT YOUR INFORMATION

We collect information about you in several ways:

1. information you provide through communications with us; and
2. from outside sources such as banks and credit reference agencies.

In accordance with the Data Protection Act 1998, personal information will not be kept longer than is reasonably necessary.

HOW WE WILL USE YOUR INFORMATION

We may use information held about you in the following ways:

- to provide you with information, products or services that you request from us or which we feel may interest you and where you have agreed to be contacted for such purposes;
- prevent money laundering and fraud;
- to notify you about changes to our products and services and to carry out our obligations arising from any contracts entered between you and us;
- we may also use your data, or permit selected third parties to use your data, to provide you with information about goods and services which may be of interest to you by post or telephone; and
- to process any payments we may need to make to you.

WE MAY DISCLOSE YOUR INFORMATION TO THIRD PARTIES

Whilst working with you, we may need to disclose your personal information to third parties. Times when we may disclose your personal information to a third party include:

- for fraud or money laundering prevention purposes;
- if we are under a duty to disclose or share your personal data in order to comply with any legal obligation. This includes exchanging information with other companies and organisations for the purposes of fraud protection and

credit risk reduction (please find further information on this set out under the section entitled “Fraud and Money Laundering” below);

- If we engage third party suppliers to host or manage our website and as such they will require access to your personal data;
- when we engage payment management companies to assist us with processing any payments due from us to you and they will require some of your personal data in order to do so; and
- in the event that we sell or buy any of our business or assets, in which case we may disclose your personal data to the prospective seller or buyer.

We may give information about you, any proposed facility, live facility and your performance under any agreements with us to:

- any proposed guarantor or indemnifier of your obligations to us - so they can decide whether to proceed; and
- any banker, adviser or payment management company including a debt collection agency acting on our or your behalf so they can carry out their services to us or you.

Below are details of those credit reference agency, fraud prevention agencies and other third parties referred to above from whom we obtain information about you and to whom we will pass your Data to:

- CREDITSAFE BUSINESS SOLUTIONS LTD

Bryn House, Caerphilly Business Park, Van Road, Caerphilly CF83 3GR

02920 886 500

Creditsafe may use your Data as follows:

- Creditsafe may check the details that we supply them against any particulars on any database (public or otherwise) to which Creditsafe has access in order to carry out the relevant verification service,
- A specific footprint is left by Creditsafe
- Creditsafe may use the details in the future to assist other companies for verification purposes
- A record of the decision made is available for you to retrieve

Full details of how Creditsafe process your Data can be found at <http://www.Creditsafe.com/gb/en/more/help/contact-us.html>

LAND REGISTRY

www.gov.uk/government/organisations/land-registry

Fraud and Money Laundering

If false or inaccurate information is provided or another form of fraud is identified, details including the names of the Company Directors at the time of the fraud, will be passed to fraud prevention agencies.

Law enforcement agencies may also access and use this information.

We and other organisations may also access and use your information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related accounts or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; or
- checking details of job applicants and employees.

We and other organisations may also access and use information from other countries recorded by fraud prevention agencies.

How Information About You Will Be Used

When considering your application we will use the information we obtain from you or others in deciding whether to enter into any agreement with you or continue with it.

We will decide whether and upon what terms to enter into an agreement with you.

We will also use your information for training purposes, credit or financial assessment, market and product analysis and preparing statistics.

It will also be necessary for us to use some of the information you provide us with to process payments due to you.

What Searches We Will Conduct

Information may be requested from a credit reference agency search and fraud prevention agency search. Our searches will be added to your record and will be seen by other organisations that make searches with those agencies.

We will also check your identity with our credit reference agency, unless you furnish us with other satisfactory proof of identity.

We and other organisations may use and search your record at our credit reference agency and fraud prevention agency to check details about:

- credit and credit related services or other facilities;
- you and members of your household;
- trace debtors;
- recover debt;
- prevent money laundering and fraud;
- manage your accounts or insurance policies; and
- check details of job applicants and employees.

ACCESS TO YOUR INFORMATION - SUBJECT ACCESS REQUESTS

Under the Data Protection Act 1998, you have a right to access certain personal records we hold about you. This is called a Data Subject Access Requests. You can make a request by writing to the Managing Director, Apollo Business Finance Limited Adamson House, Towers Business Park, Wilmslow Road, Didsbury, Manchester M20 2YY. A fee of £10 is payable.

We want to make sure that your information is accurate and up to date. You may ask us to correct or remove any information that you think is inaccurate. Further you can also ask us to delete any information we hold on you.

You also have a right to request credit reference agencies to provide you with information that they hold about you. You must contact them directly to do this. A fee may be payable.

CHANGES TO OUR PRIVACY POLICY

Our privacy policy is regularly reviewed to make sure that we continue to best serve your privacy interests. We reserve the right to change this policy at any time. We will write to you to notify you if we do change our privacy policy.

Your right to withdraw consent

You have the right at anytime to withdraw any consent you give to us to process your Data in line with our Privacy Policy. If you do not want us to use your data in the way outlines above, or to pass your details on to third parties for marketing and other purposes or to be contacted in the future with details of other services or products that we offer, please contact Jeffrey Burton of Apollo Business Finance Limited in writing at the registered office: Adamson House, Towers Business Park, Wilmslow Road, Didsbury, Manchester, M20 2YY.