



Wharf Financial Services Ltd Privacy Notice

Who we are

Wharf Financial Services Ltd are Commercial Finance Brokers based in Leigh on Sea, Essex. We act as a broker for our customers.

How we will use the information about you

Here at Wharf Financial Services Ltd we take your privacy seriously and will use your personal information in several ways which will help us;

1. make lender decisions,
2. for fraud prevention,
3. for audit,
4. for statistical analysis,
5. credit reference checks

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies.

We will not disclose your information to any company outside of the lender except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please contact marc@wharffinancial.co.uk.

Additional Marketing

However, from time to time we would like to contact you with detail of other services we provide. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you.

- Post
- Email
- Phone
- Text
- Automated Call

Your Personal Data:

What we need

Wharf Financial Services Ltd will be what is known as the controller and the processor of the personal data you provide to us. We collect personal data about you which may also include any special types of information or location-based information.

We also gather

- Name
- Address
- Date of Birth



- Email
- Dependents
- Financial status

Why we need it

We need to know your basic personal data to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need to provide and oversee this service to you.

For processing of data to be lawful under GDPR Wharf Financial Services Ltd use;

(a) Consent: the individual has given clear consent for you to process their personal data for a specific purpose.

What we do with it

Automated Decision Making: Wharf Financial Services Ltd will pass your data captured to lenders whom may use automated decision-making in respect of your application for finance. We will only collect the minimum amount of data needed and have a clear retention policy for the profiles we create.

You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or any significant affects. You can request human intervention and challenge a decision made this way by contacting Marc Champ at Wharf Financial Services Ltd

All the personal data we use is controlled by Wharf Financial Services Ltd in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the European Union. No third parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data.

We may pass your data to lenders to provide you with offers of products suitable to meet your customer requirements.

Your data is stored electronically on our cloud encrypted server. Our server is based in the UK.

How long we keep it

We are required under regulation to keep your basic personal data, such as name, address, contact details, date of birth, financial status, dependents for a minimum of 6 years, after which time it will be destroyed. The information used for marketing will be kept with us until you notify us that you no longer wish to receive this information.

What are your rights?

If at any point you believe retained information is incorrect you can request to see this information and even have it corrected and possibly deleted. Providing you with this information is free of charge, but charges may apply for excessive requests.

If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

Where relevant, you have the right to withdraw consent and object at any time and this means that we cannot process your data provided without your consent.



More information about your rights can be found on the Information Commissioners website. <https://ico.org.uk/>

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner’s Office (ICO).

Our Data Protection Officer is Marc Champ and you can contact them at marc@wharffinancial.co.uk.

Our Charges

We will charge you a fee for the service we provide to you. The fee for this service is

- An Engagement Fee for the administration of the loan application process.

This fee is payable only once we have outlined to you the options available for you and you have asked us to formally progress and application with your chosen lender. This fee must be paid by you directly to Wharf Financial Services Ltd.

- A Success Fee will be confirmed in our terms of business letter that you will receive.

You will become liable for payment of this fee when we have secured a formal loan offer within a pre-agreed framework of terms & conditions that you will have confirmed are acceptable to you.

During our discussion we will confirm with you how this fee will be collected. In normal circumstances this will be paid directly by you however in certain circumstances you might have the option to add it to the loan.

We may also receive payment by way of a commission or a fee direct from the Lender

NACFB Code of Practice & Complaints

Wharf Financial Services Ltd agrees to act on behalf of the client in accordance with the terms of the Code of Practice of the National Association of Commercial Finance Brokers as amended from time to time (the Code) and a copy of the Code is available on request from the Association or on the NACFB website www.nacfb.org.uk

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a complaint about any aspect of the service we provide to you, you can do this by writing to Marc Champ, Managing Director, Wharf Financial Services Ltd or by telephoning us on our number 07803507116 where we will try to resolve your concern at the earliest time possible

We will share your details with lenders so that they process your information, allowing Wharf Financial Services Ltd to offer suitable and sustainable products that they provide. If you consent to us passing your details for the purposes within the notice, please sign to confirm.

Signed..... Print Name..... Dated.....



Wharf Financial Services Ltd is registered in England and Wales No. 11312678. Registered office Turnpike House, 1208/1210 London Road, Leigh on Sea, Essex, England, SS9 2UA. Wharf Financial Services Ltd is a finance broker and not a lender. Any investment could go up or down. Applicants must be aged over 18.

Our Financial Services Register number is 922029. Wharf Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Their Financial Services Register number is 712700. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.