

How we use your information

This statement provides an overview of how Brilliant Loans (referred to in this statement as 'we' and 'us') uses your personal information and explains your rights in relation to your personal information. Brilliant Loans is a data controller under the definition given under the General Data Protection Regulation.

What information do we collect?

We only collect information about you that we require in order to process your application with us and our lender partners.

We collect the following information about you:

- Your contact details including name, address, previous addresses, phone numbers & email;
- Information about your financial status, including employment status, income and existing debts;
- Identification and verification details including your date of birth
- Your credit history including any defaults, County Court Judgements (CCJ's) and arrears
- Technical information - Your Internet Protocol (IP) address, when accessing any of our online services including our website.

We may receive information from third parties including:

- Companies House
- Land Registry
- Credit Reference Agencies (Including Equifax, Experian and Callcredit)
- Your Mortgage Broker, IFA or Similar Intermediary

How do we use your information?

We use your personal information in the following ways:

- to process your enquiry and any subsequent application for finance, including to carry out checks with credit reference agencies and fraud prevention agencies
- to respond to your queries;
- to provide you with products and services;
- to help us improve our services;
- for trend analysis to help us develop and improve our products and services;
- to comply with our legal and regulatory obligations;
- to prevent fraud and money laundering;
- to deal with any complaints or legal claims;

Marketing

We may use your personal information to make decisions about what products and services we think you may be interested in. This is what we mean when we talk about 'marketing'.

We can only use your personal information to send you marketing messages if we have either your consent or a 'legitimate interest'. That is when we have a business or commercial reason to use your information. It must not conflict unfairly with your own interests.

You can withdraw your consent and ask us to stop processing your information for Legitimate Interests at anytime by contacting us or selecting unsubscribe on any email received from us. We do not sell the information we have about you to any external organisations.

Our Lenders

As part of our work to identify the best financial product for your needs we will need to share your information with lenders or other relevant providers. We will only do so where we need to in order to provide the service you have requested and we will only provide information that could be reasonably considered relevant. Depending on the nature of the information and the recipient, the recipient may issue their own notice on how they use your information.

Security

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.

Data transfers

Whenever Brilliant Loans transfer your personal data outside of the European Economic Area, either we impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area or we will transfer it to an entity covered by certified equivalent standards or international frameworks acceptable under GDPR legislation.

Telephone Calls

All of our telephone calls are monitored or recorded for quality assurance and training.

What is the legal basis for our use of your information?

Where we use your personal information, we must have a legal basis that justifies our use of your information. The following are the legal bases under which we process your data:

Consent

We may have requested or may request specific consent to obtain and process your personal information. If provided it will have been provided in a clear and deliberate manner. This consent can be withdrawn at any time but will not affect our rights to process your personal information under any alternative legal justifications.

Contract

We can rely on this lawful basis as it is necessary to process your personal data: to fulfil our contractual obligations to you or because you have asked us to do something before entering into a contract.

Legal Obligation

We rely on this lawful basis as we need to process personal data to comply with a common law and statutory obligation including rules imposed by the Financial Conduct Authority

Legitimate Interests

Processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data.

How do we share your personal information?

Brilliant Loans utilise the services of Sub-Processors to provide us with technology services, software Providers, compliance support, accountancy services and other third party service providers. These are required for the operation of the business as a whole and also for the provision our products and services.

We maintain a list of the companies that we use with their own privacy policies, please ask us for this information should you wish to see it.

Brilliant Loans has written agreements with all of its Sub Processors in accordance and compliance with the General Data Protection Regulations. We will restrict our sub processors access only to what information is necessary to provide the required service to us.

We will also share your personal information in the following circumstances:

- Where we need to do so to comply with our legal or regulatory obligations (which may include sharing information with regulators);
- Where necessary to protect or defend our legal rights or the legal rights of another company or person;
- If our business or any part of it is sold, we will transfer your personal information to the purchaser.

For how long do we keep your information?

If we are not successful in providing you with a relevant product or service we will keep your information for as long as necessary to comply with the terms of this privacy notice which includes the purpose of making a legal defence against any future complaint. This will be a minimum of 12 months following the cessation of provision of products and services.

If we provide you with a product or service, we will keep your information for for as long as necessary to comply with the terms of this privacy notice which includes the purpose of making a legal defence against any future complaint and in any case, for a minimum of 7 years from the date the product or service has fully terminated.

Where you have provided consent to receive our marketing communications we will keep your contact information on an on-going basis whilst we are actively communicating with you or until you ask us to stop sending you marketing communications. This may not affect information and communications provided to you where the legal justification for doing so is not based on consent.

How to find out more

You can contact us via info@brilliantloans.co.uk or phone 01792 277 277 or write to us at; Brilliant Loans, Suite A, Second Floor, 11-12 Wind Street, Swansea, SA1 1DP. Further information on your rights including where and how to complain are included overleaf. The company's cookie policy and other policies are also available at <https://brilliantloans.co.uk/policies/>.

Your rights

You have a number of rights in relation to your information:

1. The right to be informed

- You have the right to be informed about the collection and use of your personal data. You must be provided with information including: the purposes for processing your personal data, the retention periods for that personal data, and who it will be shared with. This information is provided within this document.

2. The right of access

- You have the right to access your personal data and supplementary information. The right of access allows you to be aware of and verify the lawfulness of the processing. You have the right to obtain; confirmation that your data is being processed, access to your personal data and other supplementary information.

3. The right to rectification

- You have the right to have inaccurate personal data rectified or completed if it is incomplete. You can make a request for rectification verbally or in writing.

4. The right to erasure

- You have the right to have personal data erased. You can make a request for erasure verbally or in writing. The right is not absolute and only applies in certain circumstances. The right to erasure does not apply if processing is necessary for one of the following reasons:
 - to exercise the right of freedom of expression and information;
 - to comply with a legal obligation;
 - for the performance of a task carried out in the public interest or in the exercise of official authority;
 - for archiving purposes in the public interest, scientific research historical research or statistical purposes where erasure is likely to render impossible or seriously impair the achievement of that processing; or
 - for the establishment, exercise or defence of legal claims.

5. The right to restrict processing

- You have the right to request the restriction or suppression of their personal data. This is not an absolute right and only applies in certain circumstances. When processing is restricted, we are permitted to store the personal data, but not use it. You can make a request for restriction verbally or in writing.

6. The right to object

- You have the right to object to:
 - processing based on legitimate interests or the performance of a task in the public interest/exercise of official authority (including profiling);
 - direct marketing (including profiling); and
 - processing for purposes of scientific/historical research and statistics.

You also have a right to complain to the Information Commissioner's Office;
<https://ico.org.uk/> which regulates the processing of personal data

Complaints

If you have any complaints about the way we use your personal information please contact complaints@brilliantloans.co.uk who will try to resolve the issue. If we cannot resolve any issue, you have the right to complain to the Information Commissioner.