

Privacy Notice

We are a Data Controller under the terms of UK General Data Protection Regulation (UK GDPR), tailored by the Data Protection Act 2018.

<https://ico.org.uk/for-organisations/guide-to-data-protection/>

We are **POLAR PLANET LIMITED** (the firm) number **09236890**. We are authorised and regulated by the Financial Conduct Authority FRN **933849**. We act as a credit broker not a lender and offer finance to our customers from a panel of lenders.

ICO Registration **ZA653346**

Our contact details are:

Unit 2 Martlets Trading Estate
Martlets Way
Goring-by-Sea
Worthing
BN12 4HF.

Tel: 01903250222

Email: admin@polarplanet.co.uk

When you browse the web, you leave a digital footprint. It's information about your device and the way you use it online.

We just want to let you know that we'll collect this information about you. Most websites do this. We use this information to deliver the website to you. We also use it for other things, which we think help you and us. We've put this notice together to explain this.

This Privacy Notice explains what Personal Data the practice holds, why we hold and process it, who we might share it with, and your rights and freedoms under the Law.

Security & protection

We use your information to help protect you and ourselves against fraud or crime. For example, our service providers look at all use of our website to help block malicious activity. This helps keep you and us safe.

Online advertising

We may ask our lending partner to use that information to:

- Check your eligibility for their personal loans
- Check affordability for their personal loans.
- Send our adverts to you.
- Advertise to people who have a similar profile to you or share your interests.
- Identify what other marketing may be of interest to you.
- Understand how useful our marketing is and make it better

Your rights

We think carefully about how we use your information. We always aim to use it in a way that's fair to you. You might prefer us not to use it for some purposes. You have a legal right to:

- Ask us to provide you with copies of your personal information, make corrections or sometimes ask us to delete it.
- Object to our processing of your information in some circumstances. For example, to ask us not to share your personal information for online advertising.
- Complain to the UK Information Commissioner's Office by visiting ico.org.uk.

We may not always be able to stop processing your information, such as if we're using it to help protect you or others.

Types of Personal Data

The firm holds personal data in the following categories:

1. Directors, shareholders and staff of our business partners.
2. Staff employment data.
3. Contractors' data.
4. Customer data.

Why we process Personal Data (what is the "purpose")

"Process" means we obtain, store, update and archive data.

1. Personal data is held for the purpose of providing customers with appropriate, high quality, finance options from a panel of lenders.
2. Staff employment data is held in accordance with Employment, Taxation and Pensions law.
3. Contractors' data is held for the purpose of managing their contracts.

What is the Lawful Basis for processing Personal Data?

The Law says we must tell you this:

1. We hold personal data because it is in our Legitimate Interest to do so. Without holding the data we cannot work effectively.
2. We hold staff employment data because it is a Legal Obligation for us to do so.
3. We hold contractors' data because it is needed to Fulfil a Contract with us.

Who might we share your data with?

We can only share data if it is done securely, and it is necessary to do so.

1. Personal data may be shared with our lender panel who need to be involved in their regulatory requirements. Personal data is also be stored for back-up purposes with our computer software suppliers who store it securely.
2. Employment data will be shared with government agencies such as HMRC.
3. Personal identification data will be shared with our lending partners.

How long is the Personal Data stored for?

1. We will store Personal data for as long as we are providing a service of introduction, we will archive (that is, store it without further action) for as long as is required for legal purposes as recommended by the regulators. We normally hold this information for seven years.
2. We must store employment data for six years after an employee has left.
3. We must store contractors' data for seven years after the contract is ended.

What if you are not happy or wish to raise a concern about our data processing?

You can complain in the first instance to the office manager, and we will do our best to resolve the matter. If this fails, you can complain to the Information Commissioner at www.ico.org.uk/concerns or by calling 0303 123 1113.