

# Healthcare Factoring Privacy Notice

Here at **Healthcare Factoring**, we take your privacy seriously; please take the time to read and understand our Privacy Notice.

## Who We Are

**Healthcare Factoring** (“we”) is a trading style of Simply Factoring Brokers Ltd, Commercial Finance Brokers based at 23 Bartlett Street, Caerphilly CF83 1JS.  
Company number: 06927922

Our nominated representative for the purposes of data protection is Shaun Thomas who can be contacted using the postal address given above or by email via [Shaun.Thomas@simplyfactoringbrokers.co.uk](mailto:Shaun.Thomas@simplyfactoringbrokers.co.uk). We will be the Data Controller for the purposes of the UK data protection regime.

We act as a Broker for our customers.

## Information We Will Collect About You

We may collect the following personal data about you (along with other non-personal data):

1. Verification Details e.g. Name, Date of Birth, National Insurance Number, Driver’s Licence Number;
2. Contact Details e.g. address, telephone number, email address;
3. Service Details e.g. what services you require from us
4. Location Details.

The information collected about you may come from you or from external sources such as credit reference agencies and fraud prevention agencies.

## How We Will Use The Information About You And Our Lawful Basis For Doing So

We will use your personal data for the following purposes:

1. To respond to your service enquiry;
2. To carry out our obligations arising from any contracts entered into between you and us;

3. To notify you about any changes to our service;
4. To provide you with information, products and services you request from us;
5. To approach lenders on your behalf to arrange the funding you require;
6. To make lender decisions;
7. For fraud prevention;
8. For audit purposes;
9. For statistical analysis;
10. For credit reference checks;
11. For Electronic Identity Verification;

Our lawful bases for handling your personal data in the above ways are: (1) because it is necessary for performance of a contract with you; (2) because it is a legal obligation upon us; or (3) because we have obtained your consent. Where we are relying upon your consent, you have right to withdraw such consent at any time by emailing our data protection representative.

We need your basic personal data in order to provide you with an accurate recommendation for your personal circumstances. The processing of your personal data may be necessary because you have asked us to take specific steps before entering into a contract. You do not have to provide us with personal data we request but if you do not provide us with the required personal data we may not be able to provide the required services to you.

## How We Share Your Information

We may share your personal information with the following:

1. Our employees and officers
2. Commercial lenders
3. Specialist funders
4. Solicitors
5. Accountants
6. Credit reference agencies

7. Fraud prevention agencies
8. Credit enforcement agencies
9. Data destruction agencies
10. Third party companies and organisations if we are under a duty to disclose your personal data in order to comply with a legal obligation.
11. Third party companies and organisations who offer services that may be of assistance to you where we cannot provide the service you require (in this instance, we would only ever share your personal data with your prior permission).
12. Any of the above may contact you directly.

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 about you, please contact [Shaun.Thomas@simplyfactoringbrokers.co.uk](mailto:Shaun.Thomas@simplyfactoringbrokers.co.uk).

## Marketing

From time to time, we would like to contact you by post, email, telephone and text with details of Products, Information, News and Competitions. We will only contact you in this way and for these purposes if you have given your consent.

## Where We Store Your Personal Data

We have a data protection regime in place to oversee the effective and secure processing of your personal data.

Your data is stored electronically on our cloud encrypted server; our server is based in the UK. For the purposes of IT hosting and maintenance, your personal data may be transferred to servers within the European Union.

All client files/data are backed up to ensure maximum security of confidential information is maintained.

## How Long We Keep Your Personal Data

We are required to keep your basic personal data, such as name, address, and contact details. This will be kept indefinitely by us within the European Union so that we can comply with the rules and guidance dictated by the Financial Conduct Authority and Professional Indemnity Terms and Conditions as set by our insurer.

Other personal data will be retained for no longer than necessary to protect our commercial and operational interests, which include fraud prevention, use in legal proceedings and for taxation purposes.

The information used for marketing will be kept by us until you notify us that you no longer wish to appear on our marketing database.

If you would like more information on our data retention periods, please contact us at [Shaun.Thomas@simplyfactoringbrokers.co.uk](mailto:Shaun.Thomas@simplyfactoringbrokers.co.uk).

## What Are Your Rights?

As a Data Subject, you have the following rights:

1. The right to request a copy of all personal data we hold about you (a fee will be payable for excessive requests);
2. The right to request correction of personal data we hold about you if it incorrect or incomplete;
3. The right to deletion of personal data we hold about you where there is no compelling reason for us to continue to hold it;
4. The right to restrict our data processing activities;
5. The right to request transfer of your personal data to a third party;
6. The right to object to processing if the lawful basis is legitimate interest or performance of a task in the public interest or if the processing is direct marketing;
7. The right to file a complaint with the ICO ([www.ico.org.uk](http://www.ico.org.uk)).

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

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23 Bartlett Street, Caerphilly CF83 1JS.

Telephone: 0333 772 1558

Email: [tory@simplyfactoringbrokers.co.uk](mailto:tory@simplyfactoringbrokers.co.uk)