

PRIVACY NOTICE 2018

Who we are

Icthus Consultants are Commercial Finance Brokers based in Harrow, Middx. We act as introducers and brokers for our customers. Icthus Consultants are Authorised and Regulated by the Financial Conduct Authority, FRN 726553.

How we will use the information about you

Here at Icthus Consultants we take your privacy seriously and will use your personal information in a number of 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. Information you provided may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We may disclose your information 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 victor@icthusconsultants.co.uk

Additional Marketing

However, from time to time we would like to contact you with details of other products, offers and 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

PLEASE DO NOT CONTACT ME

YOUR PERSONAL DATA

What we need

Icthus Consultants will be what is known as the controller 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, emails, gender, nationality, telephone contact details, documents necessary to verify your identity, employment and remuneration information, bank account details, loan and credit commitments, income and expenditure, dependents, financial status, financial statement including bank statements, payslips and CVs.

Why we need it

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

For processing of data to be lawful under GDPR, you have given clear consent for Icthus Consultants to process your personal and business data for a specific purpose.

What we do with it

All the personal data we use is controlled by Icthus Consultants in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the European Union. No 3rd 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. More information on this framework can be found www.ictthusconsultants.co.uk

We may pass your data to all financial institutions registered with the FCA in order to provide you with offers of products suitable to meet your requirements. We submit your personal data to financial institutions, both in paper form and via secure email. The provision of this information to a 3rd party, is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that financial institutions may raise.

We will also share your data with employees of Icthus consultants, your appointed solicitors, accountants and fraud prevention agencies

We will record and store your personal data in our paper files in locked cabinets, mobile devices and laptops which are password protected and in cloud encrypted servers.

How long we keep it

We are required under FCA regulation to keep your basic personal data, such as name, address, contact details and all personal data you provided us 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 at any time and this means that we cannot process your data provided without your consent.

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 Victor Devendrarajah and you can contact them at victor@ictthusconsultants.co.uk