



AZSET Finance - Fair Processing Notice

At AZSET Finance, we take your privacy and the security of your personal data very seriously. This Fair Processing Notice explains how we collect, use, store, and protect your personal data in accordance with applicable data protection laws, including the General Data Protection Regulation (GDPR) and any other relevant legislation.

1. Who We Are

AZSET Finance is a business finance broker providing financial products and services to businesses and individuals. We are responsible for ensuring that your personal data is handled in accordance with the law.

2. What Personal Data We Collect

We may collect and process the following personal data:

- **Personal Identification Information:** Name, date of birth, address, phone number, email address, and identification documents (such as passport, driver's license).
- **Financial Information:** Bank details, tax information, credit history, financial statements, and other financial records.
- **Business Information:** Business name, company registration number, VAT number, and trading information.
- **Transaction Information:** Details of the financial products and services you have obtained through us.
- **Communication Data:** Any correspondence with us, including emails, phone calls, and messages.

3. How We Collect Your Personal Data

We collect your personal data in the following ways:

- **Directly from you:** When you fill out our forms, contact us, apply for a service, or use our website.
- **From third parties:** Such as credit reference agencies, financial institutions, and regulatory bodies.
- **Automatically:** Through our website or online services using cookies and similar tracking technologies (please refer to our Cookie Policy for more information).

4. How We Use Your Personal Data

We use your personal data for the following purposes:

- **To Provide Services:** To process your application for financial services, products, or funding solutions.
- **To Comply with Legal Obligations:** For compliance with regulatory requirements, anti-money laundering (AML) laws, and financial crime prevention.
- **To Improve Our Services:** To analyze trends, manage customer feedback, and enhance our services and offerings.
- **To Communicate with You:** To respond to inquiries, provide updates on your application, and send important notices about changes to our services or policies.
- **For Marketing Purposes:** With your consent, we may use your personal data to send promotional materials and information about our services.

5. Legal Basis for Processing Your Personal Data

We process your personal data based on one or more of the following legal grounds:

- **Contractual Necessity:** When processing is necessary for the performance of a contract or to take steps at your request before entering into a contract.
- **Legal Obligation:** When we are legally required to process your data.
- **Legitimate Interest:** When processing is necessary for our legitimate business interests, provided your rights and interests are not overridden.
- **Consent:** Where you have provided explicit consent for certain types of processing, such as receiving marketing communications.

6. Who We Share Your Personal Data With

We may share your personal data with:

- **Business Partners:** Lenders, financial institutions, and service providers involved in the provision of financial products and services.
- **Regulatory Authorities:** As required by law, we may share data with regulatory bodies, such as HMRC or the Financial Conduct Authority (FCA).
- **Credit Reference Agencies:** For credit assessments and fraud prevention purposes.
- **Third-Party Service Providers:** Who assist us with our business operations, including IT service providers, data storage providers, and marketing services (under strict confidentiality agreements).

7. How We Protect Your Personal Data

We take appropriate technical and organizational measures to protect your personal data from unauthorized access, loss, or disclosure. This includes secure data storage, encryption, and restricting access to authorized personnel only.

8. How Long We Keep Your Personal Data

We will retain your personal data for as long as necessary to fulfill the purposes for which it was collected, or as required by law. Once your data is no longer needed, we will securely dispose of or anonymize it.

9. Your Rights

You have the following rights concerning your personal data:

- **Right to Access:** You can request a copy of the personal data we hold about you.
- **Right to Rectification:** You can ask us to correct any inaccurate or incomplete personal data.
- **Right to Erasure:** You can request the deletion of your personal data where it is no longer necessary for the purposes for which it was collected.
- **Right to Restriction:** You can ask us to limit the processing of your personal data in certain circumstances.
- **Right to Data Portability:** You can request that we transfer your personal data to another organization.
- **Right to Object:** You can object to the processing of your personal data for direct marketing purposes or other legitimate interests.
- **Right to Withdraw Consent:** If you have provided consent for specific processing activities, you may withdraw it at any time.

10. How to Exercise Your Rights

If you wish to exercise any of your rights, please contact us using the contact details provided below. We will respond to your request within one month of receipt.

11. Complaints

If you have concerns about how we handle your personal data, you can contact us, and we will do our best to address your concerns. You also have the right to lodge a complaint with the Information Commissioner's Office (ICO) or your local data protection authority.

12. Changes to This Notice

We may update this Fair Processing Notice from time to time to reflect changes in our practices or legal requirements. We encourage you to review this notice periodically for the latest information on our privacy practices.

13. Contact Us

If you have any questions or concerns about this Fair Processing Notice or how we handle your personal data, please contact us at:

- **Email:** privacy@azsetfinance.co.uk
- **Phone:** 0161 257 3044
- **Address:** Minshull House, 159 Slade Lane, Manchester M19 2AF

Thank you for trusting AZSET Finance with your personal data. We are committed to maintaining your privacy and ensuring the security of your information.

Azset Finance is the trading name of Azure Asset Management Services Ltd
Company No:15147176 ICO: ZB60467

Azure Asset Management Services Ltd is an Independent Commercial Finance Brokerage not a lender. We are not Independent Financial Advisors and so are unable to provide you with independent financial advice. We are not regulated by the Financial Conduct Authority.
Azure Asset Management Services Ltd

Azure Asset Management Services Ltd may receive payment(s) or other benefit from the finance provider if you decide to enter into an agreement with them.

