

General Data Protection Regulation

Introduction – General Data Protection Regulation

General Data Protection Regulation will apply to all EU states from the 25th May 2018.

GDPR is an EU regulation which has two main drivers:

1. The EU wants to give people more control on how their personal data is being used.
2. The EU wants to give businesses a simpler, clearer legal environment in which to operate, making data protection law identical throughout the single market.

Scaffold Finance has always complied with data protection laws and regulations surrounding the use of personal data. However, GDPR means we are having to change a number of our process's and policies. This document therefore outlines what we have done at Scaffold Finance to ensure we are fully compliant. This is with the new regulation as from 25th May 2018.

What does General Data Protection Regulation change?

In summary, two things:

1. **Transparency** – Customers must be given far more information about what is done with their personal data, why, and what rights they have.
2. **Control** – Customers are given much more control in terms of obtaining a copy of their personal data, have it corrected, having it deleted, being told what legal ground is relied on to process the data. It also includes how long it will be kept for, objecting to processing (especially automated processing) and being told about security breaches and loss of data.

Data Controllers and Data Processors at Scaffold Finance

A Data Controller states how and why personal data is processed. Scaffold Finance has three Data Controllers and we will be more than happy to provide names should you have a valid request. Please email remove@scaffoldfinance.co.uk asking for the name of your Data Controller. We therefore have different Data Controllers for different office locations and Scaffold Finance companies.

A Data Processor is the individual at Scaffold Finance who is processing the data. All of our team who are in a sales, operations, finance and marketing roles can process data at Scaffold Finance.

The duty of our Data Controller is to ensure that our processors abide by the law and therefore our processors must abide by these rules and maintain records of their processing activities.

Our Data Controller must ensure that data is processed lawfully (see below “What is Lawful?”), is transparent and used for a set purpose.

Once this purpose has been fulfilled and the data is no longer required, it therefore then needs to be deleted from our systems.

Who we are and our details?

All our company details on our website, www.scaffoldfinance.co.uk. At the footer of the home page, there is a section called “Corporate Information.” In this section, our details are under the “Company Information” sub section.

What is Lawful?

Firstly, a person has consented for us to have their personal data and to process it.

Secondly, collecting the data is in our legitimate interest, such as preventing fraud.

How do we get consent from you?

We ask you to submit your email address and click a link which is connected to our CRM system. This then records the data and time your consent was given.

To comply with GDPR, Scaffold Finance have to answer the following questions?

When did you give us consent?

The date you have clicked and submitted to the Scaffold Finance opt-in box.

What did you give consent for?

Scaffold Finance work with companies, charities and Government bodies, mainly in the UK, but also elsewhere in the EU. You may be a prospect that is looking for finance, an end user customer of ours where we have arranged a finance facility or a reseller / manufacturer of equipment.

You are giving us consent to market to you however no more than once per month and also to communicate about business opportunities we may be working on.

Why do Scaffold Finance require consent?

We require consent for our own “Know Your Customer” (KYC) requirements, therefore to reduce fraud and malpractice in our sector. We also need to maintain a commercial relationship over time with all our stakeholders to ensure that we can supply appropriate services and products to you.

How did you give consent?

Via an opt-in box either on this website or via an email we have sent you.

How can I withdraw my consent for you to hold my data?

You have the right to withdraw your consent for us to hold your data at any time. You do not have to offer a reason for this.

Once we have received notice from you to withdraw consent to hold your data, your details will be removed from our system and marketing lists within seven working days.

To remove your consent for us to hold your data, please email remove@scaffoldfinance.co.uk

Do we have this history by individual person?

Yes, our records will provide history by the individual, not the company or organisation they represent.

When will the consent expire?

We expire consent seven years after it has been given. This period of time is due to companies undertaking lease contracts that can be five years in duration. We have

allocated a year prior to a contract potentially being completed and one year after the agreement end.

What is classified as personal data?

Personal data could relate to economic, cultural and mental health information on yourself. **We do not hold any of this data.**

What data we hold and why? Profiling and collection of other personal data

Profiling means any form of automated process of personal data to evaluate certain aspects relating to a person to analyse and predict their interest, behaviour, health and location. At Scaffold Finance, at time we collect information on:

- **Peoples interests** – this is used for our account managers to speak about subjects an individual is interested in. Therefore building up a stronger relationship with them.
- **Health** – we will only ever record information on an individual's health to ask how they are at a later date. Or however not to embarrass ourselves speaking about a subject matter that would clearly cause offence or harm.
- **Location** – we use location information, such as where you live, should there be a need to meet up in the future and / or take a general interest in business or local events that may be of interest to you.
- **Age** – we collect information on peoples age. Often, when we underwrite a finance agreement this data will be needed. With regards to the suppliers we work with, again, we have to carry out basic KYC checks and wish to communicate with you on a social level about things that interest you.
- **Gender** – we collect information on your gender for the purposes of writing to you.
- **Spouse and Children** – in some instances, we will hold the names and year of birth of immediate family members. This is done to build a closer working relationship with you over a period of time. This information is not used for any other form of profiling.
- **Contact data** – mobile phone number and email address.

Who do we share our data with, selling or offering of your data to third parties (1)

Scaffold Finance will not sell your personal data to any third parties without your written consent.

We will use your personal data for undertaking credit approvals and certain data will be stored for:

- The prevention of fraud.
- Contacting you in the event of a default (for end user customers).
- Resolving a problem relating to the supply of equipment if you are a supplier to a customer of ours.

(1)The only third party companies we share data with are:

Finance companies that offer leasing and finance facilities. Even then, this will only be done at a time when we are looking at a specific business opportunity or when we have been requested this information due to a dispute, default or problem in general.

Companies in our group, defined by where there is a common directorship or shareholding.

Holding of “Special Personal Data” also known as “Sensitive personal Data.”

This relates to racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and health or sex life.

Scaffold Finance **does not hold** or collect any of this data.

Passports and Driving Licences do not form part of sensitive data.

Where information on the data subject/customer is obtained from a source other than the data subject/customer, what that source is.

There will be instances where we obtain data from a third party. Often, this is where a supplier we deal with passes up information on a prospect they are working with. We will data load and keep this information to help in obtaining a credit acceptance as long as the information is appropriate to our needs. Should you request it, we will be more than happy to disclose what information we hold and the third party we therefore received it from.

What is soft Opt-in?

Soft opt-in is a term used to allow us to communicate with an individual even though they have not actually opted in as from the 25th May 2018. An individual could be a prospect, customer or supplier with whom we have spoken to about leasing. Under the soft opt-in rules, we are allowed to communicate with this individual via email. However, only as long as the subject matter is related to leasing and asset finance.

The soft opt-in ruling can be deemed to be ambiguous. We have interpreted this section under the new GDPR rules that we can communicate with individuals via their personal email account or mobile phone if we can clearly demonstrate we have communicated with them in the past. This is about a relevant subject matter.

What have we done to comply with the new General Data Protection Regulation ruling?

Board of Directors – Our board of directors have been fully briefed on GDPR and have appointed Data Controllers internally.

Training – All our existing staff – and new recruits – will go through a one-day data protection training course as a minimum, there being a refresher course on a yearly basis.

Company mobile phones – All company mobile phones are password protected.

Company laptops – All laptops are password protected. They are hidden when in a vehicle and locked away if ever stored overnight at an office. Therefore employees are aware on the need to keep them safe in a home environment.

Personal Data – Our CRM system, Word, Excel, Outlook are all stored in the cloud via a Microsoft storage facility as opposed to the computer drive.

Downloading of data – The bulk downloading of data from our CRM system has been changed so that only Data Controllers can undertake this process. Excel spreadsheets are then deleted when not needed.

Printed material – We are a paperless office. Therefore all documentation that can hold personal data is stored on our CRM system.

CRM system – This is security protected (<https://>). The data is held offsite in a data centre and backed up every day. All employees have an individual login and a passcode that changes on a daily basis. However, only current employees of our company have access to this system.

Personal data – We have historically been storing personal information on a small number of individuals. For example, home address, partners details (wife, husband etc) children's names and personal interests (rugby, football, cricket etc.) All this information has been deleted from our CRM system.

Your rights as an individual

The General Data Protection Regulation includes the following rights for individuals:

- the right to be informed
- right of access
- the right to rectification
- right to erasure
- the right to restrict processing
- the right to data portability
- right to object
- the right not to be subject to automated decision-making including profiling.

You can therefore remove consent, for any reason at any time by emailing remove@scaffoldfinance.co.uk.

Should you have any questions regarding GDPR and your data at Scaffold Finance, again, please [contact us](#) and a Scaffold Finance Data Controller will get back to you within two working days.

In the event of a security breach

We take data security very seriously and use best endeavours to ensure the systems and procedures we follow provide us with a high level of data security. Should a data breach occur, we will therefore analyse the situation and report it to the necessary authorities and communicate with any individuals that may have been affected.

Scaffold Finance look to report this information to the Information Commissioners Office with 48 business hours and communicate with any individual affected within 72 hours.

Filing a Complaint

We hope that you will not find it necessary to file a complaint against our company with reference to General Data Protection Regulation. Should you feel it appropriate, you will need to contact:

Organisation Information Commissioners Officer

Website address www.ico.org.uk

Telephone You can call their helpline on 0303 123 1113

Who are the ICO? The ICO are the UK's independent authority set up to uphold information rights in the public interest promoting openness by public bodies and data privacy for individuals.