



Privacy Notice

Last Updated: 4th June 2025

Who We Are

Scaffold Finance is a specialist finance broker serving UK-based scaffolding contractors. We are a trading name of First Leasing UK Limited, an Introducer Appointed Representative (IAR) under FCA Firm Reference Number 976116. We are registered with the Information Commissioner's Office (ICO) under registration number 00010217941.

You can contact us at:

Email: hello@scaffoldfinance.co.uk

Website: www.scaffoldfinance.co.uk

Phone: 01494 321688

Company Registration Number: 04401552

Why We Collect Your Personal Data

We collect, use and store personal data for the following purposes:

Purpose	Lawful Basis
Assessing and submitting finance applications	Contract & Legitimate Interest
Performing identity and fraud checks (KYC/AML)	Legal Obligation
Managing ongoing client or supplier	Legitimate Interest



relationships	
Sending finance updates, offers, or educational content	Consent or Soft Opt-In
Internal record-keeping, compliance, and auditing	Legal Obligation & Legitimate Interest

We only collect the minimum data required for each activity.

What Data We Collect

Depending on our relationship with you, we may collect:

Contact & Identity Data: Name, address, phone number, email, job title, business name, date of birth and nationality.

Financial Data: Finance amount, credit history, income, and bank details.

KYC/AML Data: Passport, driving licence, proof of address, and utility bills.

Business & Communication History: Call notes, emails, preferences, and submitted forms.

Website Data: IP address, browser type, and cookies (see our Cookie Policy).

Third Party Sources: We may receive your data from trusted introducers or suppliers with whom you've engaged.

We do **not** collect or process special category data (e.g. health, religion, race, biometrics) unless legally required and with your explicit consent.

Who We Share Your Data With

We may share your data with:

- FCA-regulated finance providers (for application purposes)
- Credit reference agencies and anti-fraud services



- Our group companies (where ownership or control overlaps)
- Software and cloud service providers (CRM, email, e-signature, cloud services)
- Legal, accounting, or compliance advisors (if required by law)

We will **never sell your data** to third parties.

How Long We Keep Your Data

We retain your data for as long as necessary to meet legal, regulatory, and contractual obligations. Typically:

- **Finance applications:** 7 years after last activity
- **Marketing preferences:** Until you opt out
- **Emails and correspondence:** 3-7 years depending on nature
- **KYC records:** 5 years from last transaction or declined application

A detailed retention policy is available on request. We review retention periods annually.

Your Rights

You have the rights under UK data protection law, including:

- **Right to be informed** - why and how we use your data - Article 13/14
- **Right of access** - request a copy of your data - Article 15
- **Right to rectification** - correct inaccurate info - Article 16
- **Right to erasure** - request deletion (where lawful) - Article 17
- **Right to restrict processing** - pause use of your data - Article 18
- **Right to object** - stop marketing or certain processing - Article 21
- **Right to data portability** - transfer your data - Article 20
- **Rights related to automated decision-making** - we do not use this - Article

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To exercise your rights, email: hello@scaffoldfinance.co.uk. We normally respond within one month. We may request proof of identity and reserve the right to extend this timeframe if requests are complex.

International Transfers

We store all data in the UK or European Economic Area (EEA). If we ever transfer data outside these regions, it will be done in line with UK GDPR requirements using approved safeguards, such as Standard Contractual Clauses.

How We Protect Your Data

We follow industry best practices for information security, including:

- Encrypted cloud storage
- Access-controlled CRM systems
- Password-protected devices
- Regular staff training and auditing
- Paperless operations where possible

In the event of a data breach, we will notify the ICO within 72 hours and contact affected individuals where required.

Marketing Preferences

We may contact you about products or services if you've:

- Provided consent
- Previously engaged with us and fall under the soft opt-in exemption under the Privacy and Electronic Communications Regulations (PECR).



All marketing emails include an unsubscribe link. You can also update preferences by contacting us directly.

Complaints

If you have any concerns about how we process your data, please contact us so we can resolve the issue.

If you're not satisfied, you can contact the Information Commissioner's Office (ICO):

www.ico.org.uk

0303 123 113

Data Protection Oversight

Scaffold Finance is not required to appoint a formal Data Protection Officer, but all data matters are overseen by our Compliance Lead.

You can contact them at: hello@scaffoldfinance.co.uk.

Document Control

Version: 1.0

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Next Review Date: 4th June 2026