



Fair Processing Notice

Scaffold Finance – a trading name of First Leasing UK Limited

ICO Registration No: 00010217941

Why We Collect Your Information

We collect and process personal and business information to assess your eligibility for finance and to introduce you to suitable lenders. This includes:

- Identifying and verifying you and your business.
- Understanding your financial position.
- Matching you with appropriate finance products.
- Managing our relationship with you.

Lawful Basis for Processing

We rely on the following lawful bases under the UK General Data Protection Regulation (UK GDPR):

- **Contract:** To take steps at your request prior to entering into a finance agreement.
- **Legal Obligation:** To meet anti-money laundering (AML) and financial crime obligations.
- **Legitimate Interests:** To run our business and improve our services.
- **Consent:** Where personal credit searches are required, we will request your explicit consent.



What Information We Collect

We may collect:

- Full name, address, and contact details.
- Date of birth and address history (for credit checks).
- Company information (including registration number, trading history, turnover).
- Bank statements, audited accounts, management accounts, and financial data.
- Supplier or asset details.
- Any other information required by lenders to process your application.

Who We Share Your Information With

We only share your data with:

- Our panel of approved UK lenders.
- Credit reference agencies (with your consent)
- Regulated third parties as required by law (e.g. fraud prevention).

We do **not** sell your data or share it for marketing purposes.

How Long We Keep Your Data

We retain your information for as long as necessary to:

- Complete the finance process.
- Comply with legal, regulatory, and accounting obligations.

Typically, we will retain data for **6 years** after the end of our relationship, unless legally required to hold it for longer.



Your Rights

You have the right to:

- Request a copy of the personal data we hold about you.
- Ask us to correct inaccurate information.
- Request deletion of your data (in certain circumstances).
- Object to or restrict processing.
- Withdraw consent for personal credit checks at any time (before searches are run).

You can exercise these rights by contacting us at:

hello@scaffoldfinance.co.uk

If you are dissatisfied, you may also complain to the Information Commissioner's Office (ICO) at www.ico.org.uk.