

Startup Direct Ltd Privacy Notice

Approved by:	Nick Bell
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Due for Review by:	Six months after date above

BACKGROUND:

Startup Direct Ltd understands that your privacy is important to you and that you care about how your personal data is used. We respect and value the privacy of all of our customers, partners and staff and will only collect and use personal data in ways that are described here, and in a way that is consistent with **our** obligations and your rights under the law.

1. Information About Us

Startup Direct Ltd (the “Company”) is an independent organisation acting as a Delivery Partner for the Government’s Start-Up Loans scheme. The Company is a limited company registered in England under number 08669382 whose registered office is at Langley House, Park Road, London, England, N2 8EY.

To contact our Privacy Manager please ask us;

By email: apply@startupdirect.org

Or by telephone: 0333 247 0444.

We are regulated by the Information Commissioner’s Office (<http://www.ico.org.uk>).

2. What Does This Notice Cover?

This Privacy Information explains how we use your personal data: how it is collected, how it is held, and how it is processed. It also explains your rights under the law relating to your personal data.

3. What is Personal Data?

Personal data is defined by the General Data Protection Regulation (EU Regulation 2016/679) (the “GDPR”) as ‘any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier’.

Personal data is, in simpler terms, any information about you that enables you to be identified. Personal data covers obvious information such as your name and contact details, but it also covers less obvious information such as identification numbers, electronic location data, and other online identifiers.

The personal data that we use is set out in Part 5, below.

4. **What Are My Rights?**

Under the GDPR, you have the following rights, which we will always work to uphold:

- a) The right to be informed about our collection and use of your personal data. This Privacy Notice should tell you everything you need to know, but you can always contact us to find out more or to ask any questions.
- b) The right to access the personal data we hold about you. Part 10 will tell you how to do this.
- c) The right to have your personal data rectified if any of your personal data held by us is inaccurate or incomplete.
- d) The right to be forgotten, i.e. the right to ask us to delete or otherwise dispose of any of your personal data that we have, subject to our retention requirements (section 7).
- e) The right to restrict (i.e. prevent) the processing of your personal data.
- f) The right to object to us using your personal data for a particular purpose or purposes.
- g) Data portability rights do not apply, as we do not process your data using 'automated means'.
- h) The Company does not use personal data in automated decision-making processes.

Further information about your rights can also be obtained from the Information Commissioner's Office or your local Citizens Advice Bureau.

If you have any cause for complaint about our use of your personal data you have the right to lodge a complaint with the Information Commissioner's Office.

5. **What Personal Data Do You Collect?**

We may collect some or all of the following personal data (this may vary according to your relationship with us;

- Information that you submit online via our website including (but not limited to) when you apply for a loan or register an interest with us;
- Any correspondence you send to us which might include, for example, business plans and financial statements, proofs of ID and CVs;
- Copies of any agreements you enter into with us; and
- Details of your visits to our website and the resources that you access (which may include, amongst other things; traffic data and communication data).

We may also collect your information from third parties, including the Company's finance partners, credit reference agencies and fraud prevention agencies to make a decision about products and services we can offer through our partners. Any credit reference check carried out will leave a footprint on your file which may be seen by other lenders. Your consent will be obtained before conducting a credit reference check.

When you submit an application for a loan through the Start Up Loans scheme, we will check our own records for information on;

- a) any existing Start Up Loan that you may have, the status of that loan and the information

- b) you provided at the time of that application; and
- c) if you have one, your financial associates' Start Up Loan, its status, and the information
- d) provided by them at the time of that application.

Assess your application for credit and/or;

Check details on applications for credit and credit related or other facilities;

Verify your identity and, the identity of your spouse, partner or other directors/partners but only if they are a party to your application;

Undertake checks for the prevention and detection of crime, fraud and/or money laundering;

Manage your personal and/or business account (if you have one) with us; and undertake periodic statistical analysis or testing to ensure the accuracy of existing and future products and services.

We may use scoring methods to assess your application and to verify your identity. Where you borrow or may borrow from us through one of our Finance Partners, we will give details of your personal and/or business account (if you have one), including names and parties to the account and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, the credit reference agencies will be advised and steps will be taken to trace you and to recover the debt owed either by the Finance Partner who provided the loan or through a contract Debt Collection Agency. We may make periodic searches of our own group records and at Credit Reference Agencies to manage your account, including whether to make credit available or to continue or extend existing credit. We may also check at fraud prevention agencies to prevent crime and money laundering.

Your personal data is obtained from third parties, including but not limited to:

- Our finance partners
- Credit Reference Agencies
- Fraud prevention agencies

6. **How Do You Use My Personal Data?**

Under the GDPR we must always have a lawful basis for using personal data. This may be because the data is necessary for our performance of a contract with you, because you have consented to our use of your personal data, or because it is in our legitimate business interests to use it, and for the purposes of managing your loan application. Your personal data may be used for one or more of the following purposes:

- Providing and managing your account.
- Supplying our services to you. Your personal details are required in order for us to enter into a contract with you.
- Personalising and tailoring our services for you.
- Replying to and communicating with you. This may include responding to emails or calls from you.
- Supplying you with information by email, text message and post that you have opted-in to. You may unsubscribe or opt-out at any time.

- For complaint handling purposes
- For market research

With your permission and/or where permitted by law, we may also use your personal data for marketing purposes, which may include contacting you by email and/or telephone and/or text message and/or post with information, news, and offers on our services. You will not be sent any unlawful marketing or spam. We will always work to fully protect your rights and comply with our obligations under the GDPR and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and you will always have the opportunity to opt-out.

7. **How Long Will You Keep My Personal Data?**

We will not keep your personal data for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal data will therefore be kept for the following periods:

For loan applicants;

- Successful loan applicant details: a maximum period of six years after they have fulfilled all loan payment obligations;
- Unsuccessful loan applicants details: a maximum of six years after loan application rejection
- Mentor details: a maximum of 2 years after a request to be removed from our scheme;
- Applicants who have made an initial enquiry but have not submitted a loan application form may apply to have their personal data erased by contacting apply@startupdirect.org. Partial / uncompleted applications will be periodically erased.

- Job applicants and ex-employees;

Sensitivity Level	Retention Period	Type of Record	Relation to
Secret	Three years from end of fiscal year	Pay & tax: HMRC correspondence, PAYE records, maternity and paternity pay records	Ex-Employees
	10 Years from end of fiscal year	Tax returns	
	Six years after last action	Employment records: redundancy, equal opps; health & welfare records; pay & tax: pay deductions, tax forms, payroll, loans	
	30 years after employment ceases	Medical & health records	
Confidential	One Year After last call to action	Unsuccessful job applications	Job Applications
	One month after job application	CV's of candidates not contacted	

8. How and Where Do You Store or Transfer My Personal Data?

We may store or transfer some or all of your personal data in countries that are not part of the European Economic Area (the “EEA” consists of all EU member states, plus Norway, Iceland, and Liechtenstein). These are known as “third countries” and may not have data protection laws that are as strong as those in the UK and/or the EEA. This means that we will take additional steps in order to ensure that your personal data is treated just as safely and securely as it would be within the UK and under the GDPR as follows.

Where we transfer your data to a third party based in the US, this may be protected if they are part of the EU-US Privacy Shield. This requires that third party to provide data protection to standards similar levels of data protection to those in Europe. More information is available from the [European Commission](#).

If you have any questions about how we store or transfer your personal data please write to the Privacy Manager at apply@startupdirect.org.

9. Do You Share My Personal Data?

9.1 In certain circumstances, we may be legally required to share certain data held by Us, which may include your personal data, for example, where we are involved in legal proceedings, where we are complying with legal obligations, a court order, or a governmental authority.

9.2 We may sometimes contract with third parties to supply services to you on Our

behalf. These may include payment processing, delivery of goods, search engine facilities, advertising, and marketing. In some cases, the third parties may require access to some or all of your data. Where any of your data is required for such a purpose, We will take all reasonable steps to ensure that your data will be handled safely, securely, and in accordance with your rights, Our obligations, and the obligations of the third party under the law.

- 9.3 We may sometimes use third party data processors that are located outside of the European Economic Area (“the EEA”) (The EEA consists of all EU member states, plus Norway, Iceland, and Liechtenstein). Where We transfer any personal data outside the EEA, We will take all reasonable steps to ensure that your data is treated as safely and securely as it would be within the UK and under the GDPR.

10. **How Can I Access My Personal Data?**

You have the right to ask for a copy of any of your personal data held by Us (where such data is held). Under the GDPR, no fee is payable and We will provide any and all information in response to your request free of charge. Please contact us using the contact details in section 1. This is known as a “Subject Access Request”.

All subject access requests should be made in writing and sent to the email address shown in Section 1. To make this as easy as possible for you, a Subject Access Request Form is available for you, on request, to use. You do not have to use this form, but it is the easiest way to tell us everything we need to know to respond to your request as quickly as possible.

There is not normally any charge for a subject access request. If your request is ‘manifestly unfounded or excessive’ (for example, if you make repetitive requests) a fee may be charged to cover our administrative costs in responding.

We will respond to your subject access request within one month of receiving it. Normally, we aim to provide a complete response, including a copy of your personal data within that time. In some cases, however, particularly if your request is more complex, more time may be required up to a maximum of three months from the date we receive your request. You will be kept fully informed of our progress.

11. **How Do I Contact You?**

To contact us about anything to do with your personal data and data protection, including to make a subject access request, please contact the Privacy Manager using the details in Section 1.

12. **Changes to this Privacy Notice**

We may change this Privacy Notice from time to time. This may be necessary, for example, if the law changes, or if we change our business in a way that affects personal data protection. Any changes will be made available on our website.