

Who are we?

CFS Commercial is based in Cannock, West Midlands. We act as commercial finance brokers and are Appointed Representatives of Fiducial Commercial Solutions LLP, which is Authorised and Regulated by the Financial Conduct Authority.

How will we use the information about you?

We take your privacy seriously and will use your personal information in a number of ways that will help us;

1. Source the most appropriate funding solution.
2. Prevent fraud.
3. For audit purposes.

We may share your information with, and obtain information about you from, credit reference agencies or fraud prevention agencies. Information you provided may be put onto a register of claims and shared with other insurers to prevent fraudulent claims. We will not disclose your information to any company outside of our panel of commercial funders except to help prevent fraud or if required by law to do so.

For further information on how your information is used, how we maintain the security of your information and your rights to access/alter and change information we hold on you, please contact us at admin@cfscommercial.co.uk

Additional Marketing If you consent to us contacting you for this purpose we will ask you to confirm how you would like us to do this, for example by post, email, telephone or text message. You can withdraw this consent at any time by contacting us at the above address.

Cookies

We use cookies to collect anonymous information about how visitors use our site. This is then used to help improve the site and give you the best possible experience.

Your Personal Data

What we need

CFS Commercial will be what is known as the 'Controller' and the 'Processor' of the personal data you provide to us. We collect personal data about you including your address and contact details – email address & phone numbers (mobile and landline). We will collect personal financial information such as your personal income and expenditure, details of your assets and liabilities, copies of personal bank and savings account statements and personal mortgage and credit card statements. We may also require special types of information or location-based information.

We will also need other types of information such as identity/address verification documents, e.g. passport or driving licence.

Why we need it

We need to know your basic personal data to provide you with an accurate recommendation for your personal circumstances. We will not collect any personal data from you we do not need to provide and oversee this service to you.

What we do with it

All the personal data we use is controlled by us in the UK, however, for the purposes of IT hosting and maintenance, this information is located on servers within the United Kingdom. No 3rd parties have access to your personal data unless the law allows them to do so. We have a Data Protection regime in place to oversee the effective and secure processing of your personal data.

We may pass your data to the commercial funding providers we work with to provide you with offers of products suitable to meet your customer requirements.

How long we keep it

We will keep your information in accordance with legitimate business purposes for as long as is necessary to comply with our legal and regulatory obligations, including fraud prevention.

Your data is stored electronically on a cloud encrypted server which is based in the United Kingdom.

Third Parties

We will share your details with the commercial funding providers we work with, so that they process your information, allowing us to offer suitable and sustainable products that they provide.

Your Rights

If at any point you believe retained information is incorrect you can request to see this information and even have it corrected and possibly deleted. You may also request that we provide you with a copy of the data that we hold about you. Providing you with this information is free of charge.

If you wish to raise a complaint on how we have handled your personal data, you can contact us at CFS Commercial and we will investigate the matter.

You have the right to request that we erase your personal data although we may not be able to consent to this if it conflicts with our legal or regulatory obligations.

You have the right to withdraw consent at any time and this means that we cannot process the data you have provided and therefore will be unable to continue to provide services to you.

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law, you can complain to the Information Commissioner's Office (ICO) ico.org.uk You can also call their helpline on 0303 123 1113 or email them directly on dataprotectionfee@ico.org.uk