

PRIVACY NOTICE

CHURCHBRIDGE CAPITAL



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1. WHO WE ARE

Churchbridge Capital Limited is a commercial finance broker registered in England and Wales (Company No. 16950432). We are an Appointed Representative of WSP Capital Ltd (FRN: 1040612), authorised and regulated by the FCA. This Privacy Policy explains how we collect, use, store and protect personal data when you use our website or engage with us in connection with our services. For the purposes of data protection law, Churchbridge Capital Limited is the data controller and is registered with the Information Commissioner's Office under registration number ZC084857.

2. WHAT PERSONAL DATA WE COLLECT

Churchbridge Capital is committed to protecting and respecting your privacy. Depending on your relationship with us, we may collect the following:

- Identity data: full name, date of birth, nationality, and photographic ID documents.
- Contact data: home or business address, email address, and telephone numbers.
- Financial data: income, assets, liabilities, credit history, bank details, and source of funds.
- Business data: company ownership and directorship details where you are a business owner.
- Transactional data: details of finance enquiries, applications, and completed transactions.
- Verification data: identity and AML records collected under our legal obligations.
- Communication data: records of emails, calls, and other correspondence between us.

We do not routinely collect sensitive personal data. If you share such information with us incidentally, we will handle it with particular care and use it only to the extent necessary.

3. HOW WE COLLECT YOUR DATA

We collect personal data about you in the following ways:

- Directly from you: when you make an enquiry, complete an application form online through our website or by email exchange, or provide information during a transaction.
- Through our communications with you: including telephone calls, meetings, emails, letters and other correspondence.

This Privacy Notice is provided for information only.

Churchbridge Capital Limited | Company No. 16950432 | 51 Marloes Road, London, W8 6LA
ICO Registration: ZC084857 | FRN: 1050860 | Appointed Representative of WSP Capital Ltd (FRN: 1040612), authorised and regulated by the FCA.



- From introducers and professional advisers: brokers, solicitors, surveyors, and accountants involved in arranging or completing your transaction.
- From credit reference agencies, fraud prevention agencies, and identity verification providers, in the course of our AML and KYC checks.
- From publicly available sources, including Companies House, HM Land Registry, and the electoral register.

4. WHO WE SHARE YOUR DATA WITH

We may share your personal data with the following, where necessary:

- Lenders: to submit your application and negotiate finance terms on your behalf.
- WSP Capital Ltd: our principal firm, for regulatory oversight purposes.
- Professional advisers: solicitors, surveyors, and accountants involved in your transaction.
- Identity verification providers: third-party KYC and AML screening services.
- Regulatory and law enforcement bodies: the FCA, NCA, and ICO where legally required.

We do not sell your personal data or share it for marketing purposes without your consent.

5. WHY WE USE YOUR DATA

We use your personal data for the purposes and on the legal bases shown below:

Purpose	Legal Basis	UK GDPR Article
Arranging and managing finance transactions on your behalf	Contract	Art. 6(1)(b)
Verifying your identity and carrying out AML / KYC checks	Legal obligation	Art. 6(1)(c)
Complying with FCA regulatory requirements and reporting	Legal obligation	Art. 6(1)(c)
Handling complaints and resolving disputes	Legal obligation / Legitimate interests	Art. 6(1)(c)/(f)
Maintaining our business records and accounts	Legitimate interests	Art. 6(1)(f)
Sending you information about our services (where you have consented)	Consent	Art. 6(1)(a)

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6. HOW LONG WE KEEP YOUR DATA

Type of Data	How Long We Keep It
Client and transaction records	6 years from completion of the transaction
Identity verification (AML / KYC) records	5 years from the end of the business relationship
Complaint records	3 years from the date of receipt
Marketing consent records	Until consent is withdrawn, then 3 years
Unsuccessful enquiries	2 years from the date of enquiry

7. YOUR RIGHTS

Under UK GDPR, you have the following rights in relation to your personal data:

Right	What It Means
Informed	Individuals have the right to be informed about the collection and use of their personal data.
Access	Individuals have the right to access and receive a copy of their personal data and other supplementary information.
Rectification	Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
Erase	Individuals have the right to have their personal data erased.
Restriction	Individuals have the right to request the restriction or suppression of their personal data.
Portability	This allows individuals to obtain and reuse their personal data for their own purposes across different services.
Object	This gives individuals the right to object to the processing of their personal data in certain circumstances, it also gives individuals the absolute right to stop their data being used for direct marketing
Automated decision-making & profiling	You have the right not to have a decision made about you based solely on automated processing, including profiling, where that decision produces legal effects concerning you or similarly significantly affects you — unless it is necessary for entering into a contract with us, required by law, or based on your explicit consent. Where this applies, you have the right to request human intervention, to express your point of view, and to contest the decision.

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To exercise any of these rights, please contact us using the details in Section 1. We will respond within one calendar month at no charge.

8. HOW TO CONTACT US

If you have any questions about Our Company's Privacy Policy, the data we hold on you, or you would like to exercise one of your data protections rights, please do not hesitate to contact us.

Email us at: packaging@churchbridgecapital.com

Call us: 0333 335 5705

Or write to us at: 51 Marloes Road, Kensington, London, W8 6LA

9. HOW TO MAKE A COMPLAINT

If you are unhappy about how your personal data has been used by us, please contact us and we will be happy to register a complaint. You also have the right to complain to the Information Commissioner's Office which regulates the processing of personal data:

Information Commissioner's Office | www.ico.org.uk | 0303 123 1113

Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

We would always welcome the opportunity to address your concern directly before you contact the ICO.

10. CHANGES TO THIS NOTICE

We may update this Privacy Notice from time to time. The current version is always available on request and on our website. We will notify you of any material changes where we hold your contact details.

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