Lily Head Finance Privacy Notice

Who we are:

We are Lily Head Finance Ltd and we can be contacted using the following details:
Telephone Number: 03337729078
Address: 1 Spencer Yard
Spencer Street
Leamington Spa
Warwickshire
CV31 3NE
Email address: ag@lilyheadfinance.co.uk
Data Protection Officer/ contact: Abigil Greenhough
ICO Registration Number: **ZA772582**

Our legal grounds for holding your data:

The UK's data protection laws allow us to use your personal data provided we have a lawful basis to do so. This includes sharing it in certain circumstances, as described below.

We consider we have the following reasons (legal bases) to use your personal data:

- Performance of contract with you: we need to use your personal data to be able to successfully legally contract with you.
- Compliance with our legal obligations: we need to use your personal data so as to comply with certain legislation such as financial crime legislation.
- Legitimate interests: these are our business and commercial reasons for using your data, which we have balanced against your interests. We have certain legitimate interests in using your data which are not outweighed by your interests, fundamental rights or freedoms. These legitimate interests are to help prevent and detect financial crime, fraud and money laundering, to promote responsible lending, to support our tracing, collection and litigation procedures and to assist our compliance with the legal and regulatory requirements placed upon us.
- Your consent: You can withdraw this consent at any time, in which case we will cease to use it, unless we have a right and a need to continue processing it for one of the other reasons set out above.

More information on how we use your personal data and for what purposes is set out below.

What data do we collect?

Data provided by you:

- Funder application details: for example but not limited to, your name, national insurance number, postal address, your email address, your IP address, telephone numbers, date of birth, bank account details, equipment requirement details, home ownership details, reason for borrowing, your assets and liabilities, details of your proof of identity documentation, proof of address documentation, evidence of additional equity available and evidence of any other business interests
- When you talk to us: for example on the phone, or in person including call recordings and voice messages. We may monitor or record calls with you to check we have carried out your instructions, to resolve queries or disputes, to improve the quality of our service or for regulatory or fraud prevention purposes
- In writing: for example letters, emails, texts and other electronic communications
- Online: for example when you use our website or mobile app
- In financial reviews, for renewals and customer surveys

Data we collect when you use our services?

- Transaction data: for example what sort of products you are selecting, the length of term, the types of asset you are looking at financing, business type and geographical location
- Payment data: for example, the amount, origin, frequency, history and method of your payments
- Online form requests or other communication methods for our services.
- Voluntarily complete a customer survey or provide feedback on any of our message boards or via email.
- Use or view our website via your browser's cookies.

Data provided to and by third parties

- Data from persons that introduce you to us: for example brokers, product suppliers, financial advisers, agents, finance providers or other third parties
- Data from fraud prevention agencies
- Publicly available information: for example, from the land registry, companies house, the electoral register, other information available online or in the media, including social media
- Data from your representatives where relevant: for example your legal and financial advisers such as lawyers and accountants

**We may also require a statement signed by an independent qualified accountant as to your financial worth which may include information such as your gross and net worth, your assets and liabilities and information as to your available collateral or security. You will be asked to consent to the provision of this information.

Why is personal data collected by us

Lily Head Finance collect personal data for a number of reasons.

From time to time, we may contact you to ask for your consent to use your personal data for other purposes. Your personal data may also be used for other purposes where required or permitted by law.

When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested. We, and fraud prevention agencies, may also enable law enforcement agencies to access and use your personal data to detect, investigate and prevent crime. Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

From time to time, we may provide your information to our partners, third parties and customer service agencies for research and analysis purposes so that we can monitor and improve the services (or as the case may be) we provide. We may contact you by post, e-mail or telephone (or as required) to ask you for your feedback and comments on our services (or as the case may be). We may also contact you about our other goods or services that may be of interest to you

How will we use your data?
Our Company collects your data so that we can:

- Process your application and manage your request.
- Email you with products, information and services we think you might like.
- To monitor the performance of our products and services to ensure consumer outcomes are being achieved

Lawful Basis for Processing Data

As a credit broker, we process your personal data where it is necessary to take steps at your request before entering into a contract or to perform our contractual obligations to you. This includes understanding your finance requirements, identifying suitable finance providers, submitting applications and administering our services. We may also process your personal data to comply with our legal and regulatory obligations, including identity verification, financial crime prevention, regulatory reporting, complaint handling and record-keeping. In certain circumstances, we may process your personal data where it is necessary for our legitimate interests, or those of a finance provider or another third party, including operating and improving our business, communicating with you, preventing fraud, assessing applications and establishing, exercising or defending legal claims, provided those interests do not override your rights and freedoms. Where consent is required, we will ask for your consent before processing your personal data. You may withdraw your consent at any time, although this will not affect the lawfulness of any processing undertaken before your consent was withdrawn. Where we process special category personal data or criminal offence data, we will only do so where an additional condition under applicable data protection legislation is satisfied and appropriate safeguards are in place. The specific lawful basis relied upon will depend on the purpose and circumstances of the processing.

Data Type	**Lawful Basis for Processing**
ID documents, bank statements and , utility bills	To comply with our legal and regulatory obligations.
Electronic contact details	To provide services and contact you about and services we think you might like.
Information about your funding requirements/project	To process your request for services
Financial details relevant to the services	To process your request for service
Your CV	To process your request for services

When Personal Data is shared

Your personal data may be used by our partners, lenders, brokers, agents, sub-contractors, lawyers and by any of our or their subsidiary or associated companies before, during and after your agreement facilitated by us. We may also use organisations to perform tasks on our behalf including information technology service providers who we will then be sharing your personal data with and who may also process and retain your data both before, during and after your agreement facilitated by us. Any of these third parties may contact you by post, e-mail or telephone (or as required).

We may also share your personal data with fraud prevention agencies, law enforcement agencies, regulators and other authorities, the UK Financial Services Compensation Scheme, any agent that you have given us authority to communicate with and persons you ask us to share your data with, companies that we introduce you to, market researchers tracing and debt recovery agencies and customer service agencies for the purposes set out above. These agencies and firms may also share your personal data with others.

If, in the future, we sell, transfer or merge all or part of our business or assets, including the acquisition of other businesses, we may share your data with other parties. We will only do this if they agree to keep it safe and private and to only use it in the same ways as set out in this notice

What are your data protection rights and choices?

Your personal data is protected by legal rights, which include:

- Right to be informed – Individuals have the right to be informed about the collection and use of their personal data
- The right of access to your personal data – Individuals have the right to access and receive a copy of their personal data and other supplementary information.
- The right to rectification- Individuals have the right to have inaccurate personal data rectified or completed if incomplete.
- The right to erasure – Individuals have the right to have their personal data erased.
- The right to restrict processing – Individuals have the right to request the restriction or suppression of their personal data.

- The right to portability – This allows individuals to obtain and reuse their personal data for their own purposes across different services.
- The right to 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
- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

There may be reasons why we need to keep or use your data, but please tell us if you think we should not be processing your data.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email ag@lilyheadfinance.co.uk

For further information on how your information is used, how we maintain the security of your information and your rights in relation to it, please contact us via email ag@lilyheadfinance.co.uk or call us on 03337729078

How long is your data kept

We will retain your personal data as long as you are a customer with us. We may retain your personal data beyond this date for the purposes mentioned above and will in any case at all times retain your personal data for the minimum period required by law. We may also retain your data to deal with any disputes, to maintain records and to show we have dealt with you fairly.

We may also retain your data for research and statistical purposes in which case we will ensure it is kept private and used only for these purposes.

Data about live and settled accounts is kept on credit files for six years from the date they're settled or closed. If the account is recorded as defaulted, the data is kept for six years from the date of the default.

Marketing

Lily Head Finance understands that with the introduction of the Consumer Duty, it is likely the level of communications issued by our business will increase. This will be necessary to support customers to understand the products and services offered and to provide support to customer throughout the lifecycle of the relationship.

Our Company would like to send you information about products and services of ours that we think you might like.

If you have agreed to receive marketing, you may always opt out at a later date.

You have the right at any time to stop Lily Head Finance from contacting you for marketing purposes or giving your data to the Lily Head group .

Cookies
Lily Head Finance does use cookies to track and test customer engagement and actions throughout the customer journey or customer communications. Lily Head Finance understand that under the Privacy and Electronic Communications Regulation (PECR) opt-in consent is required when these types of cookies are used.

Cookies are text files placed on your computer to collect standard Internet log information and visitor behaviour information. When you visit our websites, we may collect information from you automatically through cookies or similar technology.

For further information, visit www.allaboutcookies.org

How do we use cookies?
Our Company uses cookies in a range of ways to improve your experience on our website, including:

- Understanding how you use our website

What types of cookies do we use?
There are a number of different types of cookies, however, our website uses:

Functionality – Our Company uses these cookies so that we recognize you on our website and remember your previously selected preferences. These could include what language you prefer and location you are in. A mix of first-party and third-party cookies are used.

Advertising – Our Company uses these cookies to collect information about your visit to our website, the content you viewed, the links you followed and information about your browser, device, and your IP address. Our Company sometimes shares some limited aspects of this data with third parties for advertising purposes. We may also share online data collected through cookies with our advertising partners. This means that when you visit another website, you may be shown advertising based on your browsing patterns on our website.

Cookie Key	Domain	Cookie Type	Expiration	Description
_ga	.lilyheadfinance.co.uk	First-party	1 year, 1 month	This cookie name is associated with Google Universal Analytics - which is a significant update to Google's more commonly used analytics service. This cookie is used to distinguish unique users by assigning a randomly generated number as a client identifier. It is included in each page request in a site and used to calculate visitor, session and campaign data for the sites analytics reports.
_ga_*	.lilyheadfinance.co.uk	First party	1 year, 1 month	This cookie is used by Google Analytics to persist session state.
test_cookie	.doubleclick.net	Third-party	14 minutes 51 seconds	This cookie is set by DoubleClick (which is owned by Google) to determine if the website visitor's browser supports cookies.

How to manage cookies
You can set your browser not to accept cookies, and the above website tells you how to remove cookies from your browser. However, in a few cases, some of our website features may not function as a result.

Privacy policies of other websites
Lily Head Finance website contains links to other websites. If you click on a link to another website, our privacy policy no longer applies, and we recommend you review that sites privacy policy to establish how they will process your data.

Changes to our privacy policy
Our Company keeps its privacy policy under regular review and places any updates on this web page. This privacy policy was last updated on 13/06/2025.

Use of Artificial Intelligence

We may use artificial intelligence (AI) and AI-enabled technology to assist us with administrative and support activities connected with providing and managing our services. This may include helping our employees review or summarise information, data entry, prepare draft content or communications, organise information, or otherwise support internal administrative tasks.

AI is used to assist our employees rather than replace appropriate human involvement. Where appropriate, AI-generated output will be subject to human review. We will only process personal data through AI-enabled technology where it is necessary for the stated purpose and will apply appropriate technical and organisational safeguards.

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: ag@lilyheadfinance.co.uk
Call us: 03337729078
Or write to us at: 1 Spencer Yard
Spencer Street
Leamington Spa
Warwickshire
CV31 3NE

How to make a complaint and contact the appropriate authority

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 a right to complain to the Information Commissioner's Office which regulates the processing of personal data. You can contact them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, on 0303 123 1113 or by email to casework@ico.org.uk. See also https://ico.org.uk/global/contact-us/.