



OUTSET FINANCE
START UP AND GROW

PRIVACY NOTICE & CONSENT POLICY

Who is responsible for your personal data?

The Start Up Loans Company, a company registered in England with company number 08117656, whose registered office is 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ ("SULC") is responsible for your personal data and will comply with the General Data Protection Regulation (GDPR) in respect of your personal data. Please refer to SULC's Privacy Policy (available on request) for details of how SULC may process your personal data.

SULC has appointed Outset Finance, part of YTKO Group whose registered office is Nicholas House, River Front, Enfield, EN1 3FG, company 1392147. We, Outset Finance, may appoint certain other service providers to process your personal data on SULC's behalf in connection with the services SULC provides and/or that we will provide to you on behalf of SULC.

In some cases we may also appoint an organisation or individual to provide you with guidance in relation to the services that you will receive from us ("Mentor"). If a Mentor is appointed, the Mentor will also process your personal data on behalf of Outset Finance or SULC. You will enter into an agreement directly with any such Mentor, however the provisions of this Privacy Notice will also apply to the processing of your personal data by the Mentor.

What information is collected about you and how is it collected?

We and/or any Mentor on behalf of SULC, and/or SULC, may collect data about you (including but not limited to your name, address, telephone number, email address, age, gender, financial information and ethnicity):

- from you;
- from each other;
- from third parties, including SULC's finance partners and credit reference agencies, to make a decision about the payment methods or other arrangements we offer you on behalf of SULC. Credit reference agent data may include public, electoral register, shared credit and/or fraud prevention information. The credit reference agent check will leave a footprint on your file, which may be seen by other lenders.

How will your personal data be used?

We and/or any Mentor on behalf of SULC, and/or SULC and its finance partners and other service providers, will only use your personal data to:

- contact you about your Start Up Loan application;
- obtain a credit reference;
- provide services to you on behalf of SULC, which may include a loan and/or business support and mentoring services and dealing with your inquiries and requests;
- help SULC improve its products and services, for quality control, security, internal record keeping and other business needs and/or to notify you about changes to SULC's services;
- comply with our, any Mentor's and/or SULC's obligations under applicable law, to exercise our, any Mentor's or SULC's legal or contractual rights and/or to respond to any disputes or legal claims or for crime prevention or the prosecution of offenders;
- comply with SULC's auditing and/or reporting requirements.

We and/or any Mentor on behalf of SULC, and/or SULC, will only use information about your gender or ethnicity for the purposes of monitoring and promoting equal opportunities. We and/or any Mentor on behalf of SULC, and/or SULC and/or its other service providers, may disclose your personal data to each other and SULC may:

- contact you directly for the purposes of monitoring its, our or any Mentor's performance and/or the Start Up Loans Programme;



OUTSET FINANCE

START UP AND GROW

- use your personal data in case studies for the purposes of advertising and marketing the Start Up Loans Programme;
- disclose your personal data to its finance partners, and/or auditors or other advisers auditing any of its business processes;
- disclose your personal data to the Department for Business, Energy and Industrial Strategy ("BEIS") and other government departments, bodies, agencies or authorities where required to do so by BEIS or other government departments, bodies, agencies or authorities;
- disclose your personal information to third parties if it is under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligation, or in order to enforce or apply these terms or its or our or any Mentor or finance partner's separate terms and conditions of supply or other agreements; or to protect the rights, property, or safety of SULC, us or any Mentor or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction or law enforcement or the administration of justice

Marketing

Where your consent has been obtained we and/or any Mentor on behalf of SULC, and/or SULC, may disclose your personal data to SULC and/or SULC's corporate partners (a list of SULC's corporate partners is available at the website address: www.startuploans.co.uk/corporate-partner-list/), and/or other third party organisations who may contact you by electronic means, including by email, SMS and/or voicemail, with offers about goods and/or services which they consider may be of interest to you. If you do not wish to receive such marketing materials by post or by telephone, you will be given the opportunity to OPT- OUT.

How long do we keep your information for?

How long we and/or any Mentor on behalf of SULC, and/or SULC, keep your information will depend on the purpose for which we and/or any Mentor on behalf of SULC, and/or SULC, use it. We and/or any Mentor on behalf of SULC, and/or SULC, will only retain your information for as long as is necessary for those purposes. In particular we and/or any Mentor on behalf of SULC, and/or SULC, will keep:

- information about you that is necessary for us and/or any Mentor on behalf of SULC, and/or SULC, to provide you with a service or product you have requested, for as long as it takes us and/or any Mentor on behalf of SULC, and/or SULC, to provide that service or product;
- your contact details for marketing purposes and/or pass your contact details to third parties, e.g. SULC's corporate partners or other third party organisations, for as long as we and/or any Mentor on behalf of SULC, and/or SULC, have your consent to send you marketing information by electronic means or until you tell us, any Mentor or SULC that you do not wish to receive marketing materials by post or by telephone;
- records of any agreements you enter into with us, any Mentor and/or SULC or services or products you receive for up to six years. This is so that we and/or any Mentor on behalf of SULC, and/or SULC, can respond to any complaints or disputes that arise in that period other information about you if it is necessary for us and/or any Mentor on behalf of SULC, and/or SULC, to do so to comply with the law or to protect our or another persons interests. Access to your information Upon payment of a fee of £10 and by written request to The Data Protection Officer at: Start Up Loans Company, 71-75 Shelton Street, Covent Garden, WC2H 9JQ, you may access details of the personal data we and/or any Mentor on behalf of SULC, and/or SULC, hold about you. You also have the right (without charge) to require SULC to correct any inaccuracies in your information and we and SULC encourage you to do so to ensure the information we and/or any Mentor on behalf of SULC, and/or SULC, have about you is up-to-date. Changes to this privacy notice SULC reserves the right to amend or modify this privacy notice at any time, including in response to changes in applicable data protection and privacy legislation. We or SULC will notify you of any such changes.