Walden Finance

Privacy & Cookie Policy



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1. Introduction

Thank you for visiting the website of Walden Finance Limited. We take the privacy and security of your personal data very seriously and are committed to complying with all relevant UK data protection laws.

Please take the time to carefully read our Privacy & Cookie Policy. It is intended to help you understand who we are, what personal data we collect and use, how we collect and use it, what we use it for, how we protect it, who we share it with, and your rights under UK data protection laws.

If you have any questions about our Privacy & Cookie Policy, please contact us using one of the methods shown in Section 23. (How to contact us).

2. Who this Privacy & Cookie Policy applies to

This Privacy & Cookie Policy applies to personal data provided to us, both by the individual using our website or services, or by other individuals, companies or organisations and continues to apply even if our agreement to provide services to you has come to an end.

3. Defined terms

3.1. For the purposes of this Privacy & Cookie Policy the following defined terms apply:

"**European Economic Area**" or "**EEA**"	means all of the countries that are part of the European Union and additionally Iceland, Liechtenstein and Norway.
"personal data" or **"data"**	means any information relating to an identifiable living person. This can include direct identifiers like a name or passport number, or indirect identifiers such as physical location details, online identifiers (e.g. an IP address), or factors specific to their physical, physiological, genetic, mental, economic, cultural, or social identity. If a piece of information allows you to directly or indirectly identify a living person, even if it needs to be combined with other information, it qualifies as personal data.
"third party", **"third-party"** or **"third parties"**	means any individual or organisation that Walden Finance Limited comes into contact with during the course of our business and includes actual and potential clients, intermediaries, introducers of business, suppliers, distributors, business contacts, agents, advisers, government and public bodies and political parties.
"UK Data Protection Law" or **"UK Data Protection Laws"**	means all applicable UK data protection and privacy laws, regulations and codes of practice including the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.
"Walden Finance", **"we"**, **"us"**, **"our"** or **"our business"**	Walden Finance Limited trading as Walden Finance, a limited company registered in England and Wales under company number 12512184 with its registered office at 24 High Street, Saffron Walden, Essex, CB10 1AX.

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"website" or **"site"**	means www.waldenfinance.co.uk and any sub-domains of this site.
"you" or **"the user"**	refers to the person using or accessing this website or our services, as well as individuals providing information about others such as fellow directors, shareholders or trustees.

4. Who we are and who is responsible for your personal data

4.1. Walden Finance Limited trading as Walden Finance is a limited company registered in England and Wales under company number 12512184 and with its registered office at 24 High Street, Saffron Walden, Essex, CB10 1AX.

4.2. Walden Finance Limited (Firm Reference Number 924489) is an appointed representative of White Rose Finance Group Limited, a credit broker, directly authorised and regulated by the Financial Conduct Authority (FCA) with Firm Reference Number 630772.

4.3. For the purposes of this Privacy & Cookie Policy, Walden Finance Limited is the data controller for the personal data that you share with us, or that we collect in relation to the provision of our services. This means that we are responsible for deciding how we hold and use your personal data. We are registered with the Information Commissioner's Office (ICO) as a data controller under reference number ZB 568586.

5. What type of personal data do we collect

5.1. In the course of providing our services we will collect and process different types of personal data; this data can come from different sources. The type of personal data we collect and generate about you will differ depending on the product or service we're providing and the nature of our relationship with you.

5.2. We will only collect personal data about you as allowed by UK Data Protection Law.

5.3. The table below provides further details of the types of personal data that are covered by UK Data Protection Law:

Type	Examples include
Identity Data	Full name, maiden name, gender, date of birth, marital status, title, passport number, driving license number, National Insurance number.
Contact Data	Addresses (including your address history), email addresses, telephone number and LinkedIn profile URL.
Employment Data	Job title, role description, employer name, employer office location.
Financial Data	Bank sort code, account number, salary, your financial position, status and history.
Contractual Data	Details about the products or services we provide to you or are looking to provide to you.

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Customer Relationship Data	Details of the enquiries raised, applications submitted and other related lending data relevant to our business.
Communications Data	Details obtained during telephone, email, SMS, video conferencing, social media, letter, or face-to-face communications.
Open Data	Details about you that are in public records, such as the Electoral Register and information about you that is openly available on the internet.
Consent Data	Permissions, consents or preferences that you give us, for example around marketing.
Complaints Data	Details of any complaints that you have raised.
Usage Data	How you use our website and products and services.
Technical Data	Your devices and the technology you use.

Special Category Data

5.4. Some types of personal data have special, or more sensitive status under UK Data Protection Law and can only be used in specific circumstances. This is called "Special Category Data". Examples include information revealing:

- racial or ethnic origin
- political opinions
- religious or philosophical beliefs
- trade union membership
- genetic data
- biometric data when used to uniquely identify a person
- health data
- lifestyle information, including data related to sex life or sexual orientation; and
- criminal offences.

5.5. We will only collect, store and use Special Category Data if one of the following conditions is met:

a) you have given explicit consent in writing to the processing of the data

b) where this could be established from information you provide to us

c) where this is relevant to any application for a particular product or service we offer

d) where there is any other legal or regulatory justification

e) for reasons of substantial public interest

f) processing is necessary for the prevention or detection of crime, or acts of dishonesty, malpractice or other improper conduct; or

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g) to establish, exercise or defend legal claims.

5.6. Where appropriate, we may approach you for your approval to allow us to collect and / or process certain types of Special Category Data. If we do so, we will provide you with full details of the information that we would like and the reason why we require it. Without this approval, in some circumstances, we may not be able to provide some of our services.

6. If you choose not to give us personal data

6.1. If you choose not to provide us with personal data, it may delay or prevent us from providing a service to you or doing what we must do by law. We will notify you if this is the case at the time.

7. Where do we collect personal data from

7.1. We may collect and process personal data about you (or your business) from any of these sources:

Source	Examples include
Data that you or your business / organisation provide to us	• when you communicate with us via email, phone (including voicemail), SMS, online meeting, social media, letter, or during face-to-face meetings or events • when you use our website • when you fill in a form • as part of customer surveys.
Data we collect when you use our services	• information about our business relationships with you • during fact find reviews or interviews • when you apply for products or services • your marketing communication preferences.
Data about your visits to our website	• technical information about the device you use to access our website, including its Internet Protocol (IP) address, time zone setting, operating system and web browser version • information about how you use our website, such as the webpages you viewed.
Data from third parties	• professional advisors such as accountants, tax advisors, solicitors, surveyors, estate agents or similar • credit reference agencies • fraud prevention agencies • Government and law enforcement agencies • industry and trade bodies • firms providing data services • social networks and other technology providers.
Data from publicly available sources	• the Electoral Register • Companies House • online search engines • social media.

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Data from Cookies	• For further information on how we use cookies and similar technologies, please see Section 20. (Cookie Policy).

8. The legal bases for processing your personal data

8.1. UK Data Protection Laws state that when we collect and use personal data to operate our business and provide services to our clients, we must have a legal basis (i.e. a valid legal reason) for these data processing activities. Examples of a legal basis in this context include:

a) to fulfil our contract with you

b) when it is in our legitimate interest (Please see clause 8.4 below)

c) where you have given your consent

d) to comply with relevant laws and regulations

e) when it is in the public interest; or

f) in order to establish, exercise or defend our legal rights or for the purpose of legal proceedings.

8.2. The legal bases for processing your personal data may differ depending on the nature of our relationship with you.

Legitimate interest

8.3. A "legitimate interest" means when we have a business or commercial reason to use your information. Examples of our legitimate interest include:

a) enabling us to provide you with the best client experience and delivering our services

b) allowing us to manage and administer our business

c) managing our relationship with you including communication

d) developing and improving our products and services

e) maintaining compliance with internal policies and procedures

f) delivering relevant website and advertisement content to you

g) measuring or understanding the effectiveness of the advertising we use

h) using data analytics to improve our website, products and services, marketing, customer relationships and customer experiences; and

i) to comply with our legal obligations.

8.4. When we rely on our legitimate interests for processing your personal data, the benefits of doing so must not outweigh your rights, freedoms or interests. You also have the right to object to and seek the restriction of this processing at any time. To learn more, please see Section 16. (Your legal rights).

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9. How we use personal data

9.1. Set out below are examples of the ways in which we might use personal data:

Type	Examples include
To provide our services to you or your business / organisation	• to communicate with you • to register you as a new or potential client / supplier / other third party • to confirm your identity • to understand your requirements • to verify the information, you provide • to assist us with our recommendations for the services we offer • to manage lender quotes, payments, fees and charges • to complete and submit applications to lenders and product providers • to carry out our obligations arising from any contract or agreement we have entered into, or are about to enter into • to issue invoices • to process payments • to provide ongoing customer support.
To provide updates about services you are using	• to notify you about changes to our services, including the terms and conditions by which they are offered • to notify you of an amendment to a Walden Finance policy.
To market products and services	• to let you know about services and offers that may be of interest to you or your business / organisation • to let you know about online and face-to-face events that could be of interest to you or your business / organisation • we may also use your personal data for testimonials and case studies which will then be used for advertising and marketing purposes. We will always obtain your prior written consent before publishing a testimonial or case study.
To improve the services we offer	• to help us improve our products or services or develop new products or services • to request feedback on our services and analyse the results.
To maintain and improve customer experience	• to allow you to access and use the services provided by us for • analytical and administrative purposes • for our internal purposes, such as research and analysis, reporting and quality control.
To manage and administer the operation of our business	• to collect and recover money owed to us • to test our systems and processes • to mitigate IT risks including IT service interruptions • to mitigate cyber security risks including cyber-attacks and data breaches.

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To comply with internal policies and procedures	• to maintain compliance with our internal policies and procedures • to conduct training.
To resolve complaints and disputes	• to investigate and resolve complaints and disputes.
To prevent fraud and unlawful acts	• to help prevent fraud, money laundering and other crimes.
To comply with legal and regulatory requirements	• to comply with applicable laws and regulations.
For website maintenance and improvement	• to administer our website, troubleshoot and resolve issues, conduct data analysis, testing and research (including via surveys) • to ensure content on our website is displayed correctly • to evaluate the use of our website.
For copyright monitoring	• to monitor the use of our intellectual property, copyrighted materials and trademarks.
Legal rights	• to exercise and defend our legal rights.

9.2. We may rely upon more than one legal basis as set out in Section 8. (The legal bases for processing your personal data) to lawfully process your personal data.

10. Automated decision-making

10.1. Automated decision-making and profiling occur when an electronic system uses your personal data to automatically predict your financial behaviour and decide your eligibility for credit without human intervention.

10.2. Some of the services we provide, including those via our lender partners, may use automated decision-making and profiling.

10.3. We do not set or determine the logic or algorithm used in automated decision-making and profiling systems.

10.4. You have the right to object to your information being used in this way and may request that a person reviews any automated decision made about you, particularly if it results in a refusal of credit. To exercise these rights, please contact us using one of the methods shown in Section 23. (How to contact us).

11. How we protect your personal data

11.1. We take data protection very seriously and have put in place appropriate security measures to prevent or reduce the likelihood of your personal data from being unlawfully or inadvertently accessed, used, copied, modified, damaged, destroyed or disclosed.

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11.2. In addition, we limit access to your personal data to those employees and other third parties who need access to the information to support us in providing services to you. They will only process your personal data on our instructions and are subject to a duty of confidentiality.

11.3. Although we will do our best to protect your personal data, we cannot guarantee the security of the data transmitted to our website. You acknowledge and accept that the website involves transmissions over the internet and that such transmissions are therefore subject to the internet's inherent risk.

11.4. Although our privacy and security features are designed to reduce these risks, we cannot guarantee their elimination. It is your responsibility to ensure that your systems comply with industry best practice. You also acknowledge that no transmission via the website shall be deemed confidential and that we shall not be liable for any breach of confidence arising as a result of such an event.

12. How long do we keep your personal data

12.1. The length of time we retain personal data for will vary depending on the amount, nature and sensitivity of the personal data, the purpose for which it is used, the legal basis for processing it, the nature and status of our relationship with you and as required to comply with our legal and regulatory obligations.

12.2. We will normally keep personal data for up to six years after your relationship with us has ended. The only exceptions to this are:

a) where the law requires us to hold your personal data for a longer period, or delete it sooner; or

b) where you exercise your right to have the data erased (where it applies) and we do not need to hold it in connection with any of the reasons permitted in this Section 12., or because we are required under the law (see "right of erasure" or "right to restrict processing" as set out in Section 16. (Your legal rights); or

c) where in limited cases, the law permits us to keep your personal data indefinitely, provided we put certain protections in place.

12.3. We review our data retention policy on a regular basis and retention periods may be changed from time-to-time based on business or legal and regulatory requirements.

13. Who do we share personal data with

13.1. We will never sell or lease your personal data to any third party.

13.2. We will only use and share your personal data with other businesses affiliated to Walden Finance Limited, or third parties, where it is necessary for us to provide you with our products and services, manage our business and to fulfil our legal or regulatory obligations.

13.3. Any third party that personal data is shared with has an obligation to keep your data confidential, maintain adequate security safeguards and to comply with all applicable laws, regulations and standards relating to protecting personal data. We do not allow third-party service providers to

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use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

13.4. We may share your personal data with:

Third party type	Examples include
Affiliated companies	• companies that are affiliated with Walden Finance • companies that are affiliated with one of our service providers.
Individuals linked to you or your business's products or services	• a joint applicant on a finance application, fellow company director, shareholder or trustee.
Lenders and financial institutions	• when we apply for finance on your behalf.
Credit reference agencies	• to carry out credit and identity checks in order to fulfil our anti-money laundering and "know your customer" obligations.
Professional advisors you've authorised us to share data with	• such as accountants, tax advisors, solicitors, surveyors, estate agents or similar.
Service providers that need your personal data to provide a service	• providers of administrative, regulatory and compliance support services • providers of IT and cyber security services • providers of accounting and bookkeeping services • providers of legal services • providers of consultancy services • providers of credit reference and client due diligence services • providers of marketing and market research services acting on our behalf • providers of search engines and analytics.
Other service providers	• other service providers that might be of interest to you (we would obtain you prior written consent before sharing your personal data).
Authorities, Regulators and other official bodies	• UK central and local government • HM Revenue & Customs • the Financial Conduct Authority • the ICO • law enforcement and fraud prevention agencies • other third parties as required by and in accordance with applicable laws, regulations, or in the public interest.
Business sale and restructuring	• companies involved in the restructure, reorganisation or sale of our business.

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14. Marketing communications

14.1. We may use your personal data to provide you with information on products, services and offers we think you may be interested in. We may contact you by telephone (including SMS), letter, email and / or other forms of electronic communication.

14.2. We will only use your personal data to send you marketing messages if we have either your consent or there is a "legitimate interest".

14.3. We will ask you to confirm your marketing preferences when you become our client and to confirm or update your marketing choices from time-to-time.

14.4. If you wish to amend your marketing preferences rather than fully opt out, send us an email at any time (see Section 23. (How to contact us)) stating "please only send marketing communications to me via email" or something similar. We will reply once our records have been updated.

15. Where do we store and process personal data

15.1. Personal data you provide to us may be transferred, or stored, outside of the UK and EEA. By way of example, this may happen if any of the servers of our third-party service providers are located in a country outside of the UK and EEA.

15.2. If we transfer your personal data outside of the UK and EEA in this way, we will take reasonable steps to ensure that appropriate security measures are in place with the aim of ensuring your privacy rights continue to be protected in accordance with this Privacy & Cookie Policy and applicable UK Data Protection Laws.

15.3. If you use our services whilst you are outside of the UK and EEA, your information may be transferred, stored or processed outside of the UK and EEA in order to provide you with those services.

15.4. By submitting your personal data, you agree to the transfer, storage and processing of your data as set out in this section, Section 15.

16. Your legal rights

16.1. You have a number of legal rights in relation to the personal data that we hold about you. Please be aware that your rights do not apply in all circumstances and are subject to exceptions.

16.2. Companies like Walden Finance are required to respond to your request to exercise these rights within one calendar month of receiving your verified request, unless we determine that your request is complicated.

16.3. Your legal rights are set out in the table below:

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Legal right	Description
Right to be informed	• You have the right to be informed about how your personal data is used and collected. • We do this in our Privacy & Cookie Policy.
Right of access	• You have the right to be provided with a copy of the personal data we hold about you (commonly known as a "data subject access request") and to check that we are lawfully processing it. • We may not provide you with a copy of your personal data if this concerns other individuals, or we have a lawful reason to withhold that information.
Right to rectification	• You have the right to request that the personal data that we hold about you is corrected if it is incomplete or inaccurate. • If you make a request of this nature, we may need to verify the accuracy of the new data you provide to us. • If we believe that the data we hold is accurate and does not require rectification, we will notify you and explain our reason.
Right to erasure	• You have the right to request that we delete your personal data in certain circumstances. • This right is also known as the "Right to be forgotten". • This right does not apply where processing your personal data is necessary in order to comply with a legal obligation, where it is in the public interest, or for the establishment, exercise, or defence of legal claims.
Right to object	• You have the right to object to the processing of your personal data where we are relying on a legitimate interest as the legal basis for doing so (please see Section 8. (The legal bases for our processing your personal data)) and you believe that the processing impacts on your rights and freedoms. • You also have the right to object where we are processing your information for marketing purposes. • In some cases, we may be still entitled to process your personal data if we have a compelling legitimate reason for doing so which overrides your interests, rights and freedoms, or the processing is to establish, exercise, or defend legal claims.
Right to restrict processing	• You have the right to request that we restrict our processing of your personal data in certain circumstances. • Please note that there may be circumstances where you ask us to restrict our processing of your personal data where we are legally entitled to refuse that request. • If you choose to exercise this right, we may not be able to proceed with a transaction or provide you with our products and services.
Right of data portability	• You have the right to request the transfer of your personal data to you, or to a third party you have chosen, in a structured, commonly used and machine-readable format.

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	• Please note that this right only applies to personal data which you have provided to us, where the processing is based on your consent, or for the performance of a contract, or where processing is carried out by automated means.
Right to withdraw consent	• You have the right to withdraw your consent at any time where we are relying upon consent to process your personal data. • If you choose to exercise this right, we may not be able to proceed with a transaction or provide you with our services.
Rights in Relation to Automated Decision-Making	• You have the right not to be subject to a decision based solely on automated processing that produces legal or similarly significant effects. • If you choose to exercise this right, we may not be able to provide you with our services.

16.4. We will not charge you a fee to access your personal data, or to exercise any of the rights available to you as set out in clause 16.3. However, where a request is manifestly unfounded or excessive, particularly if it is repetitive, we may charge a fee to provide the information you have requested or refuse to respond. In these circumstances, we will keep you informed and explain our reason.

16.5. You can exercise your rights by contacting us using one of the methods set out in Section 23. (How to contact us).

17. Letting us know if your personal data is incorrect

17.1. You are responsible for making sure that any personal data you have provided to us is accurate.

17.2. Please contact us if your personal data changes during our relationship with you as this will help to ensure the personal data we hold remains accurate and enables us to contact you, for example when you apply for a product or service with us.

18. Links to third-party websites

18.1. Our website may, from time-to-time, contain links to websites of third-party organisations which are not owned, operated or controlled by Walden Finance Limited. We may also send emails or other communications with links to third-party websites. We provide such links solely for your convenience to provide further information on related products and services that we believe may be of interest to you.

18.2. The inclusion of such links does not mean or imply that Walden Finance Limited recommends, endorses, guarantees or warrants the third-party websites, or the information that you may obtain from them. We have no control over the content provided on these websites.

18.3. If you click on a link to a third-party website, you will leave our website. Clicking on a link may allow third parties to collect personal data about you. These third-party websites have their own content, privacy and cookie policies and website terms and conditions of use. Disclosure of personal data to third-party websites is at your own risk.

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18.4. Walden Finance does not accept liability for any loss, damage, expense, costs or liability whatsoever incurred by you, your business / organisation, its affiliates, its service providers, its clients or any other stakeholder, in respect of these third-party websites, as a direct or indirect result of a link on our website.

18.5. If you leave our website using a third-party link (as opposed to, for example, simply closing the tab in your web browser), please read the privacy and cookie policy and website terms and conditions of the third-party website to ensure that you understand and agree to be bound by their terms.

19. Children's personal data

19.1. Our services and our website are not aimed at or designed to be used by children under the age of 13. We do not knowingly collect personal data from children under this age. If we become aware that we have inadvertently collected personal data from a child under 13 without verifiable parental consent, we will take immediate steps to delete such data from our records.

19.2. If you are a parent or guardian and believe your child has provided us with personal data, please contact us as soon as possible using one of the methods set out in Section 23. (How to contact us) so that we can remove it.

20. Cookie Policy

20.1. We use cookies and similar tracking technologies to collect data whilst you are using our website and when you receive, open or respond to emails we send to you.

20.2. The Cookies Policy set out in this Section 20, explains what cookies are, how we use them and how you can manage your cookie preferences.

What are cookies?

20.3. Cookies are small text files that are stored on your device (such as your personal computer, mobile phone or tablet) that collect and send data when you visit our website, interact with online adverts, refresh a webpage or open and interact with an email.

20.4. Some cookies last for the length of your visit to a website and are deleted when you close your browser; these are known as session cookies. Other cookies remain on your device until they expire, or you delete them from your browser; these are known as persistent cookies.

20.5. The below table describes four types of cookie that may be used on our website and what they could be used for:

Cookie type	Description
Strictly Necessary Cookies	• These cookies are required to make essential aspects of our website operate as intended.

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	• Without strictly necessary cookies, parts of our website will not work as intended. This type of cookie is therefore not designed to be disabled by the website visitor.
Functional cookies	• These cookies are used to remember you when you return to our website so we can personalise your content and improve your visit. • If you disable these cookies certain functionality our website uses may not be available to you.
Performance and analytics cookies	• These cookies help us to understand how people use our website, how well the website is working and enables us to continuously improve our website. This source of anonymous information is referred to as data analytics. • Switching off these cookies means that we will be unable to gather information to improve the online experience.
Advertising cookies	• These cookies are used to capture information about your web browsing habits so that any displayed advertisements have a greater likelihood of being relevant to your interests.

Third-party partner cookies

20.6. Our site includes functionality provided by trusted third parties.

Disabling cookies

20.7. You can turn off or delete cookies set by any website by adjusting your browser settings on your personal computer, mobile phone or tablet at any time.

20.8. Further information on how to delete or control cookies can be found at www.allaboutcookies.org.

Email tracking

20.9. We may track emails to help us improve the communications we send. We use small images within our emails called pixels to provide us with information including whether you opened the email, how many times and the device you used. We may also set a cookie to find out if you clicked on any links in the email.

20.10. You can stop email tracking by closing the email before you download any images or click on any links. You can also set your browser or email program to restrict or block our emails. For further information on how to stop email tracking, please read the instructions for your browser, email program or device.

21. Changes to this Privacy & Cookie Policy

21.1. The date when the Privacy & Cookie Policy was last updated is shown on page 1.

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21.2. We keep our Privacy & Cookie Policy under regular review and reserve the right to change it at any time and without notice.

21.3. If we update our Privacy & Cookie Policy, we will replace the current version on our website with the latest version.

21.4. Your continued use of our website or services after the publication of a new version of this Privacy & Cookie Policy means that you agree to be bound by the new version.

22. How you can make a complaint

22.1. We take the privacy of your personal data very seriously. If you believe that our collection or use of your personal data or the way we process requests to exercise your data privacy rights do not comply with UK Data Protection Laws, please contact us using one of the methods set out in Section 23. (How to contact us). We will then investigate your complaint.

22.2. In accordance with UK Data Protection Law, we will confirm receipt of your complaint within 30 days. Our team will then investigate the matter without undue delay—meaning as promptly as the complexity of the issue allows—while keeping you informed of our progress. Once our investigation is complete, we will provide you with a detailed response regarding the outcome.

22.3. If you are still unhappy with our findings or resolution, you have the right to lodge a data-privacy related complaint with the ICO. You can do this by contacting the ICO using the methods found on the following webpage: https://ico.org.uk/make-a-complaint/data-protection-complaints/.

23. How to contact us

23.1. If you have any questions or comments regarding the Privacy & Cookie Policy, how we handle your personal data, or if you wish to exercise any of your rights regarding your personal data, please contact us using one of the methods set out below:

Call	01799 934659
Email	privacy@waldenfinance.co.uk
Write	Walden Finance Limited 24 High Street Saffron Walden Essex CB10 1AX

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