



Fair processing notice required for sharing data with fraud prevention agencies

Introduction

We are Oakbridge Financial Services Limited and we can be contacted in writing at 10 Riverview, The Embankment, Vale Road, Stockport SK4 3GN or by telephone on 0161 438 1111.

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you.

What we process and share

The personal data you have provided, we have collected from you, or we have received from third parties may include your:

- name
- date of birth
- residential address and address history
- contact details such as email address and telephone numbers
- financial information
- employment details
- nationality
- tax / residency status
- demographic and lifestyle information

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.

You can obtain the details of the fraud prevention agencies we use by contacting us as detailed above.

Consequences of processing

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or to employ you, or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above.

Data transfers

Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

Your rights

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

- object to our processing of your personal data;
- request that your personal data is erased or corrected;
- request access to your personal data.

For more information or to exercise your data protection rights please, please contact us using the contact details above.

If you are unhappy about how your personal data has been used please refer to our complaints policy as detailed on our website www.oakbridge.co.uk or contact us on 0161 438 1111 to request a copy. You also have a right to complain to the Information Commissioner's Office www.ico.org.uk which regulates the processing of personal data. The Information Commissioner's Office can be contacted by telephone on 0303 123 1113 or in writing at:

Wycliffe House
Water Lane
Wilmslow
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