

# Privacy Policy

VIBE Financial Services Ltd is committed to protecting your privacy. We provide the services and content available on [www.VIBEFinance.co.uk](http://www.VIBEFinance.co.uk) (together or individually referred to as “the site”) and are committed to protecting and respecting your privacy.

This policy (together with the terms of use and any other documents referred to in it) sets out the basis on which any personal data VIBE Financial Services Ltd collects from Users, or that Users provide to VIBE Financial Services Ltd will be processed. Please read the following carefully to understand VIBE Financial Services Ltd’s views and practices regarding your personal data and how it will be treated.

VIBE Financial Services Ltd is responsible for the processing of the personal information you provide us and is registered with the ICO (Information Commissioners Office) in the UK under the General Data Protection Regulation. Our registration number is ZA305794

## Information Collected about our Customers

In order to provide the highest level of service we will ask for certain personal information, this may be online or otherwise. When accessing our website, we may also collect information about the devices you are using or ask a third party to do so on our behalf.

We only collect information that is pertinent to the service we provide and will retain this information for only as long as is needed.

Information will be retained for legitimate business activities, statutory or legal obligations or for auditing and regulatory purposes.

Where required in line with the services we provide, we may pass your details on to third parties. We do this on the understanding that they treat your information as confidential and only use it for the purpose for which it has been supplied.

Your personal information will be held securely on our system throughout our relationship with you, using a variety of systems and controls to protect your data from being used or disclosed in any way it shouldn’t. This information will include data provided by you or others and may be provided in many ways including but not limited to:

Information provided in applications, emails, letter, telephone calls and conversations held face to face. Also, information may be acquired from completing forms on our website, customer surveys, questionnaires, competitions and promotions and through use of our company website or during financial reviews.

Details of User’s visits to the site including, but not limited to, the referrer page, the pages of the site accessed, traffic data, location data, web logs and other communication data, along with the time of these events.

Information received from third parties such as credit reference agencies, mortgage lenders and insurance companies, social networking and comparison sites or fraud prevention agencies.

When making an enquiry with us we will ask you to provide some initial contact details. These may include your name, previous name, address history, date of birth, contact telephone number and email address.

If you advise us of a change to your personal information we will update the records on our database. It is however, your responsibility to provide any other party where you may have opened an account or policy.

If you apply for a product through VIBE Financial Services Ltd, we may ask you for your bank details.

Where a payment is required for costs such as valuations, we may ask for credit or debit card details. We commit to destroying this information as soon as any payment has been made. We do not retain details of debit or credit cards.

When providing information about a third party such as in a joint application you should ensure you have their permission. We will store their information as described in this privacy notice.

## Use of Our Website

Any data gathered via our website, is owned solely by VIBE Financial Services Ltd and will only be utilised for the purposes described in this policy.

When visiting our website or using our online service, certain data is collected automatically. This includes but is not limited to:

How you connect to the internet, including your IP address.

How you use our site such as screen resolution and browser data stored on your device, such as cookies. A cookie is a text-only string of data that is entered into the cookie file or 'memory' of the browser on your computer. It will typically contain the name of the domain from which the cookie has come, the 'lifetime' of the cookie, and a value, usually a randomly generated unique number. Cookies help VIBE Financial Services Ltd to improve the site and to deliver a better and more personalised service.

Information about the device software and internet browser used.

Location data such as the area of the IP address used when accessing our online services.

This information enables us to estimate audience size and usage patterns, recognise you when you return to the site and remember aspects of site subscription information and facilitate site enabled communication services.

In order to maintain and improve our level of customer service we may monitor or record our phone calls with you. This is not only used for training purposes but also helps detect and prevent fraud.

## Using Personal Information

Personal data received by VIBE Financial Services Ltd may be used in a number of ways in order to continually improve the service we offer. This may include but is not limited to:

Enabling the use of our website to accept you as a new or returning customer

Processing of an application for a financial product on your behalf

Letting you know of changes to our products and services

Confirming your identity and the information you provide

Improving how we support our customers

Staff Training

Maintaining our records

Improved communications

Fraud investigation and prevention

Complying with our regulatory and legal obligations

When gathering personal information, we will always request your consent. We will also seek consent for marketing, market research and prize draw, competitions etc.

If we ever look to use your personal information for any purpose not described in this policy, we will seek to obtain your consent first.

## Retention period for personal data

Except as otherwise mentioned in this privacy notice, we keep your personal information only for as long as required by us:

- To provide you with the services you have requested;
- To comply with FCA Regulation, other law, including for the period demanded by our tax authorities;
- To support a claim or defence in court

## Disclosure of Your Personal Information

VIBE Financial Services Ltd may disclose your information to our affiliates, associates or closely linked persons (howsoever defined by law or regulation), their directors, officers, employees and agents as well as any government entity or third party, for the purpose(s) outlined above or as a matter of law.

VIBE Financial Services Ltd may disclose your personal information to third parties:

In the event that VIBE Financial Services Ltd sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets; If VIBE Financial Services Ltd or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets; and/or If VIBE Financial Services Ltd are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply the terms of use and other agreements; or to protect the rights, property, or safety of VIBE Financial Services Ltd, its customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

## Rights Regarding Your Personal Data

You have the right to ask VIBE Financial Services Ltd not to process your personal data for marketing purposes. VIBE Financial Services Ltd will usually inform you if it intends to use your data for such purposes or if it intends to disclose your information to any third party for such purposes. You can exercise your right to prevent the use of your data for marketing purposes by contacting VIBE Financial Services Ltd at their company email address

The web site may, from time to time, contain links to and from the websites of VIBE Financial Services Ltd's partner networks, advertisers and affiliates. If you follow a link to any of these websites, you should note that these websites have their own privacy policies and that VIBE Financial Services Ltd does not accept any responsibility or liability for these policies. You should check these policies before submitting any personal data to these websites.

## Persons Under the Age of 16

VIBE Financial Services Ltd does not deliberately or intentionally collect personal identification information online or otherwise, from any child under the age of 16 as our services are not directed at children. Any person under the age of 16 should seek approval from a parent/guardian prior to providing any information.

## Access to Your Personal Information

You have the right to request a copy of the personal information about you free of charge and to have any inaccuracies corrected. Please address requests to: VIBE Financial Services Ltd, email [info@VIBEFinance.co.uk](mailto:info@VIBEFinance.co.uk)

## Changes to This Privacy Policy

Due to the rapidly evolving technologies and capabilities on the internet VIBE Financial Services Ltd may need to change this privacy policy over time.

VIBE Financial Services Ltd may revise these terms of use at any time for security, legal, best practice or regulatory reasons by amending this page.

VIBE Financial Services Ltd will not use this right to make substantial changes to the terms to your detriment, without giving you a chance to agree.

You are expected to check this page from time to time to take notice of any changes VIBE Financial Services Ltd made, as they are binding on you, however data taken before any changes will not be affected without your individual permission.

This Privacy Policy was last updated on 4/9/2018.

## Contacting VIBE Financial Services Ltd

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to: [info@vibefinance.co.uk](mailto:info@vibefinance.co.uk)

You also have a right to complain to the Information Commissioner's Office, [www.ico.org.uk](http://www.ico.org.uk), which regulates the processing of personal data.

## Refer a Friend

1. Those that qualify to refer a friend are clients that have already completed a case with VIBE Finance
2. Qualifying vouchers will only be issued for a referred friend that completes their first loan with VIBE Finance (if the application is withdrawn or declined for whatever reason it does not qualify)
3. The referred friend must clearly state at the outset on initial contact who they have been referred by
4. Subsequent cases completed with VIBE for the same referred clients will not qualify (first case only)
5. Voucher of choice to a maximum monetary amount of £50
6. VIBE do not accept liability for lost/misplaced/expired vouchers