

Peer Funding Limited

Privacy Policy

1. Introduction

This privacy policy covers the collection, storage and use of personal information collected by Peer Funding Limited ("PFL") and its associated subsidiaries. This privacy policy details our own rules for protecting your personal and financial privacy.

It explains what information we may collect from you, how we may use that information, and informs you of your rights in controlling the information we hold. Before you commit to using any of our online services via www.peerfunding.co.uk you should read and understand our privacy policy, because by accessing and then engaging with our site you are confirming that you have read and accepted our policy.

We also ask you to revisit this policy statement on a regular basis, to check updates to this policy relating to changes to the content and services of our website, which we may introduce at any time without notice. Your continuing access to, and/or use of, our site will be taken to mean that you are accepting the changes to our policy.

By continuing to use this site, you are confirming your agreement to this privacy policy in its entirety. If you do not agree then you should not use our website or the services offered via the site.

2. Peer Funding Limited

Peer Funding Limited is a company incorporated in England and Wales with registration number 8773883. Our registered office is 2 Plantation Way, Worthing West Sussex, BN13 2AF. We are a VAT registered company, number 184990851

Peer Funding limited is authorised and regulated by the Financial Conduct Authority under licence number FRN 668078

Peer Funding Limited is registered with the Information Commissioner with registration number ZA.105439

3. How We Protect Your Personal Information

Peer Funding Limited respects your right to privacy. When you register to use the password protected areas of our website, you will be asked to provide certain up to date information about yourself.

We will only process this personal information, and any subsequent personal information that you provide to us, in accordance with the Data Protection Act 1998, the Privacy and Electronic Communications Regulations 2003, and any other applicable privacy laws.

We maintain strict security standards and procedures, as per the separate Peer Funding Data Security Policy, to prevent unauthorised access to your data by anyone, including our own staff. We use leading technologies such as data encryption, firewalls and server authentication to protect the security of your data. However, we cannot accept liability for communications which may be intercepted by unauthorised third parties, or that fail to be delivered, or that are delivered incorrectly. Passwords are known only to the respective users and PFL staff cannot access this information.

4. What Personal Information We Collect - Borrowers and Professional Business Introducers

We want your experience as a borrower/introducer on our website to be efficient, professional, safe, and rewarding – and for these reasons we need to collect and store the following information about you:

- Your name and current address
- Your date of birth
- Your company's registered name, trading address and postal address.
- Your company's contact details including phone, fax and email details
- Your company's bank account used when transacting with Peer Funding Limited [www.peerfunding.co.uk]
- Your security questions and passwords used when accessing our site
- Other information provided by you when you apply to use our services.

We may also store data relating to your use of our website, and your correspondence with us, or information relating to borrowing applications appearing on our site, via email and/or post. You will be held responsible for any content that you upload onto our site. Please note you should not post, communicate, or share content on our website that you did not create or own. We reserve the right, at our discretion, to remove any content without notice, and this is not limited to information that we believe violates our privacy policy.

You should be aware that, for security reasons, we may store false information provided by you at any time.

5. What Personal Information We Collect - Investors

We want your experience as an investor on our website to be efficient, professional, safe, and rewarding – and for these reasons we need to collect and store the following information about you:

- Your full name and date of birth
- Contact details, including your current postal address, phone numbers and email address
- Your bank account details, used to make transfers to and from Peer Funding Limited [www.peerfunding.co.uk]
- The security questions and passwords you use when accessing our site.
- Other information provided by you when you apply to use our services.

We may also store data relating to your use of our website, and your correspondence with us, or relating to borrower applications appearing on our site, via email and/or post. Please note you should not post, communicate, or share content on our website that you did not create or own. We reserve the right, at our discretion, to remove any content without notice, and this is not limited to information that we believe violates our privacy policy.

You should be aware that, for security reasons, we may store false information provided by you at any time.

6. How We Use Your Information

All information provided by you will be stored by us in a secure environment and used by us honestly for the purposes of providing the services offered by our website. This means that, amongst other things, we, and our approved third party partners, may use your information for:

- Verification of your identity, in order to prevent and identify fraud and/or suspected cases of money laundering
- Assessment of borrower applications
- Conducting regulatory checks
- Management of investor, borrower, and professional business introducer accounts
- Chasing money owed or borrowed
- Providing our services to you

Subject to your prior consent, we may also use your information to assist us to carry out market research and strategic planning/business development programmes. Also subject to your prior consent, we may contact you about products and services that may interest you, and to get your views on possible enhancements to our services and our website.

If at any time you wish to withdraw your consent, then you can do so by amending your preferences on our website.

7. Sharing Your Information

Once you have registered with Peer Funding Limited [www.peerfunding.co.uk], you agree to allow us to share your information, where necessary, with the following third parties:

- Fraud and money laundering prevention agencies
- Credit reference agencies – for investors this is to verify your identity only
- Our approved third party partners engaged by us to assist in the provision of the services offered on our website.
- To any party or government body where we are, by law, required to provide such information
- Other users of www.peerfunding.co.uk where enforcement of a borrowing contract requires this action – but in this situation we will **not** provide:
 - ownership and shareholder details
 - addresses and personal details of directors or employees

- contact details of the business
- To a third party if it acquires all or the majority of our business and assets as part of an acquisition

Peer Funding Limited will never share, rent, or sell your information to any third party without your express consent.

8. Third Party Links

We may establish links to third party partner websites, in order to track usage and activities on our website, and to assist us in enhancing the efficiency and effectiveness of our services. We will, at all times, exercise due care to ensure that these third party partners take appropriate steps to protect your information. Our privacy policy, however, will apply only to the personal information that we collect from you. We cannot be held liable for the information that third parties may collect, store and use through other websites and sources.

9. Your Rights

When dealing with Peer Funding Limited you have the following rights:

- To ask us to provide you with copies of personal information that we hold about you at any time.
- To ask us to update and correct any out of date or incorrect personal information that we hold about you
- To opt out of any marketing communications that we may send you. You may also opt out of any marketing communications that any partner third party to whom we have disclosed your personal information with your consent may send you by contacting such third party directly.
- To contact any or all of the credit reference agencies currently operating in the UK to establish what information they hold on you, and/or your business, that may influence any dealings you have with Peer Funding Limited. We currently use:
 - Call Credit, Customer Services Team, PO Box 491, Leeds. LS3 1WZ. Tel 0870 0601414.
 - Graydon, Hygeia Building, 66 College Road, Harrow HA1 1BE. Tel 0208 515 1400.
- To ask us for information on Fraud Prevention Agencies

10. Cookies

- Our website along with most other major websites, uses cookies. These are pieces of information that a website transfers to the cookie file on your computer's hard disk. Cookies can enable users to navigate around the website and, where appropriate, enable us to tailor the content to fit the needs of visitors who have accessed the site.
- We may use 2 types of cookie on our site:
 - *Session cookies*, which are temporary and only remain in the cookie file

on your computer until you close your browser, at which point they are deleted

- *Persistent or stored cookies* that remain permanently on the cookie file of your computer

- Cookies cannot be used by anyone else who has access to the computer to find out anything about you, other than the fact that someone using the computer has visited a certain website
- Cookies may be used to record details of pages relating to particular products and services that you have visited on our website. This is to provide us with generic usage statistics that allow us to improve our website design and to provide you with information about products and services that may interest you. This does not affect your right to opt out from receiving marketing information from us.
- Below is a full list of the cookies used by Peer Funding along with a description of what they are used for, and whether they are ‘first’ or ‘third’ party. Where a cookie is a third party cookie, visit the providers’ website for more information.

_Utma	The _utma cookie is part of Google Analytics, and is primarily used to track visits to any site which uses Google analytics. _utma stores the number of visits made from your device, the time of the first visit, the previous visit, and the current visit. This cookie doesn’t contain any personal information other than the IP address of your device. This is a third party cookie.
_Utmb	The _utmb cookie is part of Google Analytics. __utmb and __utmc are used to check approximately how long you stay on any site which uses Google analytics: when a visit starts and when it approximately ends. This cookie doesn’t contain any personal information other than the IP address of your device. This is a third party cookie.
_Utmc	The _utmc cookie is part of Google Analytics. __utmb and __utmc are used to check approximately how long you stay on any site which uses Google analytics: when a visit starts, and when it approximately ends. This cookie doesn’t contain any personal information other than the IP address of your device. This is a third party cookie.
_Utmv	The _utmv cookie is part of Google Analytics. It contains no specific customer data other than the IP address of your device, but is used to record custom variables for segmentation. This is a third party cookie.
_Utmx	The _utmx cookie is Google Analytics Content Experiment cookie, which is used for A/B testing of different versions of a web page. This cookie expires after 18 months, from the date it was last refreshed. This is a third party cookie.

_Utmz	It is a campaign cookie which is used by Google Analytics to store campaign information and it expires after 6 months. This is a third party cookie.
civicAllowcookies	These cookies are required for the site to work correctly. They are first party cookies.
Nr-data.net	These cookies are used by New Relic, which provides a number of performance monitoring tools that help us to keep the site fast. They are first party cookies.
_ga	Google Analytics cookie which is used to identify unique users and it expires after 2 years. This is a first party cookie.
_gat	Google Analytics cookie which is used to throttle the request rate and it expires after 10 minutes. This is a first party cookie.

- If you wish to manage the number and type of cookie on your computer, you can:
 - set your web browser to disable cookies or to inform you when a website is attempting to add a cookie
 - delete cookies that have been previously added to your computer's cookie file
 - set your computer to disable persistent cookies and/or session cookies

11. Website Monitoring

- We use web analytics to track usage of our website, and this provides us with statistics to show us which pages on our website are most frequently visited and how long visitors spend on our site. We can then use this information to improve customer experience when using our site.
- Web analytics use a cookie to track the number of unique users of our site, and tells us the number of regular visitors and the number of infrequent visitors. This information cannot be traced to a particular individual – we do not know who you are as a unique visitor, just that there are a certain number of people using our website. The cookie only relates to what is going on in our website, and the information cannot be used for marketing on an individual basis.

12. Questions and Queries

- If you wish to raise any points regarding our Privacy Policy, please contact us at your convenience via email, telephone or post. All contact details are available on our website “contact us” page