



Privacy Notice

8 September 2022

1. INTRODUCTION

- 1.1. We take our data protection obligations seriously. Please read this Privacy Notice carefully as it contains important information on who we are and how we use your Personal Data.
- 1.1. This Privacy Notice describes how we and the Fluro Group of companies collects, uses, shares and stores Personal Data about you. This includes both Personal Data from which you can be easily and instantly identified and Personal Data from which you can be identified when used in combination with any other information. We collectively refer to this as your "Personal Data".
- 1.2. We will always process any Personal Data about you in compliance with applicable data protection laws (including the retained General Data Protection Regulation (EU) 2016/679 ("**UK GDPR**") and the UK Data Protection Act 2018 ("**DPA**").
- 1.3. By submitting Personal Data to us, you acknowledge and understand that it may be processed as set out in this Privacy Notice.
- 1.4. If you are a borrower or prospective borrower, this Privacy Notice is supplementary to and does not replace any terms in your credit agreement about how we or the lender will collect and use your Personal Data. The relevant terms in your credit agreement will prevail when there is a conflict.
- 1.5. This Privacy Notice, together with our Website Terms of Use and any other documents referred to in them, sets out the basis on which we process Personal Data via our Website or the Fluro Platform in connection with the provision of information, products, and services to you.

2. WHO ARE WE?

- 2.1. Fluro Platform Limited (8302549) ("**Fluro**", "**Our**", "**Us**" and "**We**") is authorised and regulated by the Financial Conduct Authority (723151).
- 2.2. Our registered office and place of business is 55 Old Broad Street, London, England EC2M 1RX.
- 2.3. We are registered with the Information Commissioner's Office (ZA002001).
- 2.4. We are a member of Cifas and Innovate Finance.

3. DATA PROTECTION OFFICER

- 3.1. We have appointed a Data Protection Officer.
- 3.2. If you have any queries about this Policy, how we process your Personal Data, or about exercising any of your rights, you may contact the Data Protection Officer using the following contact details:

Email: *DPO@Fluro.co.uk*

Post: *DPO
Fluro Platform Limited
55 Old Broad St
London*



EC2M1RX

Telephone: 020 7096 8512

4. WHAT PERSONAL DATA DO WE COLLECT?

We may collect and process the following Personal Data:

4.1. Personal Data You Give Us

We may collect Personal Data from you:

- completing a form on our Website;
- entering a competition, promotion or survey;
- corresponding with us by phone, email, or in writing;
- attending an event organised by us;
- completing a course or e-learning module offered by us;
- reporting a problem;
- signing up to receive our communications;
- creating an account with us;
- entering into a contract with us to receive products and/or services;
- carrying out any other activity or transaction; or
- using our website (www.fluro.co.uk) or any pages arising from or connected to the stated domain, including any sub-domains, referred to as the "Website") or on the Fluro Platform ("**Platform**").

The Personal Data you give us may include your name, address, date of birth, income, email address, phone number, financial and credit/debit card information, transaction details, personal description and business information, and any photographs.

4.2. Personal Data From Other Sources

If you visit our Website, we may automatically collect the following Personal Data and/or information:

- technical information, including the internet protocol (IP) address used to connect your computer to the Internet, login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
- Full Uniform Resource Locators (URLs) to, through and from our Website (including date and time); products you viewed or searched for;
- page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs);



- methods used to browse away from the page and any phone number used to call our customer service number; and
- anything else set out in our Cookie Policy not covered above.

Some devices allow applications to access real-time location-based Personal Data (for example GPS). If you access our Website or Platform from any such devices, we may collect such Personal Data from your mobile device at any time while you download or use our Website or Platform. We may use this Personal Data to optimise your experience and to help us prevent and detect fraud.

4.3. **Personal Data About Other People**

If you give us Personal Data on behalf of someone else, you confirm that you have given them the information set out in this Privacy Notice you must ensure that they understand how their Personal Data will be processed, and that they have given their permission for you to disclose it to us and for you to allow us, and our third-party service providers, to process it.

We may receive Personal Data about you from:

- our business partners and affiliates;
- our payment service providers and our bank(s);
- credit reference agencies; and
- fraud prevention agencies.

We may also receive Personal Data about you if you use any of the other websites which we, or another member of the Fluro Group, operate or the other services and/or products which we, or another member of the Fluro Group, provide.

4.4. **Special Category Data**

In exceptional circumstances, we may also collect and/or be provided with special category data, such as data about your physical or mental health or condition. For example, we may collect and/or be provided with special category data to enable us to administer requests for reasonable adjustments, or in relation to an investigation, complaint, or appeal. Such data should only be collected and/or provided to us if you have provided your explicit consent or if we are otherwise permitted to receive and process it under the data protection laws (including as set out below).

5. **HOW IS YOUR PERSONAL DATA USED?**

- 5.1. We only process your Personal Data where we have a lawful basis for doing so and only in accordance with data protection laws.
- 5.2. When we ask you to supply us with Personal Data we will make it clear whether the Personal Data we are asking for must be given so that we can provide any products and/or services to you, or whether the supply of any Personal Data we ask for is optional.
- 5.3. We may use Personal Data about you (obtained by us as set out in this Privacy Notice), either on its own, aggregated, or combined with other Personal Data.



5.4. We process Personal Data as below.

5.5. **Consent**

We may process

- your personal data for marketing from time to time in accordance with the Marketing Statement. Note, that we may conduct some marketing as it in our (or a third-party's) legitimate interest for us to do; or
- your special category data when we have obtained your explicit consent to do so.

We may process your special category data when we have obtained your explicit consent to do so.

You may withdraw your consent at any time. For:

- special category data, please contact us using the details in this Privacy Notice; and
- marketing, please see our [Marketing Statement](#).

Where we have collected your consent for marketing, we will only send you marketing materials where we have your continuing consent to do so.

5.6. **Performance of a Contract**

We may process your Personal Data for including (but not limited to):

- effecting, processing, delivering and performing a contract you have entered into with or through us;
- helping us better understand your financial circumstances and behaviour so that we may make decisions about how we manage your Fluro Account;
- effecting your transactional decisions including processing transactions you make in your Fluro Account;
- making available to you certain functions and tools on our Website and Platform in relation to your Fluro Account;
- communicating with you, including by telephone, e-mail and SMS, about your Fluro Account;
- giving you important information about updated and new features and benefits associated with your existing products and services with us and benefits and to notify you about changes to our products and services;
- answering questions and responding to your requests;
- administering, servicing and managing your Fluro Account; and
- carrying out any of our obligations arising from any contracts entered between us.



5.7. Legitimate Interests

We may process your Personal Data where it is necessary to pursue our, or third parties', legitimate interests, including (but not limited to):

- communicating with you in relation to any issues, complaints, or disputes;
- develop, improve and deliver marketing and advertising for products and/or services offered by us or another member of the Fluro;
- improving the quality of experience when you interact with our products and/or services, including testing the performance and customer experience of our Website;
- performing analytics on sales/marketing data, determining the effectiveness of promotional campaigns;
- prevent and detect crime and/or assist with the apprehension or prosecution of offenders;
- providing you with newsletters, surveys, or information about our awards and events, offers, and promotions, related to products and/or services offered by us or another member of the Fluro Group which may be of interest to you;
- making decisions about how we manage your Fluro Account, including approving individual transactions;
- if you are a borrower or prospective borrower, making credit underwriting decisions, including assessing creditworthiness and affordability and the amount of credit we can make available to you;
- managing risks relating to our business, including credit risk (see below), fraud risk (see below) and operational risk;
- developing risk management policies, models and procedures used in the management of customers' accounts and our business generally;
- Recording telephone calls: If you contact us by telephone, to help us improve our service, and for quality control and staff training, we may record and monitor telephone calls. We may also record and monitor telephone calls as necessary to comply with any legal and regulatory obligations, for the prevention of fraud and other financial crime and to protect the security of our communications systems and procedures.

Note: i) Where you do receive such marketing communications from us, you may change your preferences or unsubscribe from marketing communications at any time by clicking the unsubscribe link in an email from us; and ii) that you have the right to object to the processing of your Personal Data on the basis of legitimate interests as set out below, under the heading *What Are Your Rights? How Do You Exercise Your Rights?*

5.8. Where Required By Law

We may process your Personal Data if required by law.



We may process such data if necessary for reasons of substantial public interest, including for the prevention or detection of unlawful acts or in compliance with, or to assist third parties to comply with, any regulatory requirements relating to the investigation of unlawful acts, dishonesty or malpractice.

6. HOW IS PERSONAL DATA USED FOR MARKETING?

- 6.1. Our Marketing Statement sets out how we process your Personal Data for marketing, advertising, making available promotional offers and information, performing statistical analysis and conducting market research (including profiling).
- 6.2. Where applicable be given the choice of whether or not you wish to agree provide consent to marketing. This is not required for you to enter into any contract with Fluro.
- 6.3. Please see our Marketing Statement.

7. IS PERSONAL DATA PROCESSED BY AUTOMATED MEANS?

- 7.1. The processing of your Personal Data will be performed by manual and automated means. To maintain the effectiveness and security of these systems, policies and procedures, we may also from time to time process your Personal Data for internal testing purposes.

8. WHO DO WE SHARE YOUR PERSONAL DATA WITH?

- 8.1. We may disclose any Personal Data we obtain under this Privacy Notice, for the purposes set out in this Privacy Notice, to:
 - any party approved by you;
 - any of our affiliates (including members of the Fluro Group) and business partners if it is deemed necessary for the performance of a contract you have entered into with us, for our legitimate interests or the legitimate interests of a third party;
 - institutional or corporate lenders on the Fluro Platform;
 - any retailers from whom you purchase or propose to purchase goods and/or services using point of sale finance provided by us;
 - service providers contracted to us in connection with our products, Website or provision of information, products and services, such as providers of IT services and customer relationship management services;
 - our payment processors and suppliers and any third parties who process transactions submitted by us;
 - any external providers of services and benefits associated with your Fluro Account;
 - collection agencies and lawyers to collect debts on your Fluro Account;
 - legal and other professional advisers, consultants, and professional experts;
 - analytics and search engine providers that assist us in the improvement and optimisation of our Website;



- anyone to whom we may transfer our contractual rights; and



- any other person or party set out elsewhere in this Privacy Notice.
- 8.2. If you are a prospective borrower and cannot approve your loan application, we may offer you the opportunity to be referred to a partner loan broker. Where this is the case, we will only pass your Personal Data over if you agree to us doing this at that time.
- 8.3. Borrowing and lending via the Fluro Platform is entirely anonymous. We will not share Personal Data between borrowers and lenders, other than where the lender under a credit agreement is an institutional lender, in which case the company details of that lender and the details of the borrower will be disclosed within the credit agreement, which will be made available to both parties.
- 8.4. If you have been referred to us by a credit broker, an intermediary, a retailer from whom you purchase or propose to purchase goods and/or services using point of sale finance provided by us, a lender, or another peer-to-peer lending platform, we may disclose Personal Data we obtain under this Privacy Notice to them if it is deemed necessary for our legitimate interests or their legitimate interests, for example, to calculate appropriate referral fees and commissions (if applicable).
- 8.5. We will ensure that there is a contract with such third-party service providers, which includes obligations in relation to the confidentiality, security, and lawful processing of any Personal Data shared with them, and which upholds your rights and freedoms concerning Personal Data.
- 8.6. We may also share Personal Data (including any special category data) with law enforcement or other authorities or agencies if required by law (including by way of a Court Order or where we otherwise deem it necessary to pursue our legitimate interests. This may include, without being limited to, responding to requests for information from such authorities or agencies, or sharing information with them in connection with our quality assurance processes, investigations, complaints, or appeals.
- 8.7. You should be aware that, where Personal Data is shared with a public authority, it will become subject to the Freedom of Information Act 2000 and may fall within the scope.

9. CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES

- 9.1. We will exchange your Personal Data (provided to us as set out in this Privacy Notice) with credit reference agencies and fraud prevention agencies in this and the next section. We may also exchange your Personal Data which you have not provided us with credit reference agencies and fraud prevention agencies.
- 9.2. You are entitled to access your personal records held by credit and fraud prevention agencies.
- 9.3. This is not limited to agencies based in the United Kingdom and includes such agencies overseas.
- 9.4. **Credit Reference Agencies**
 - 9.4.1. If you apply for a loan quotation and/or apply for a loan with us, we will search your records at credit reference and fraud prevention agencies. We may use the Personal Data recorded by these agencies to assess lending and credit risks (including assessing creditworthiness and affordability) and identify, preventing, detecting or tackling fraud, money laundering and other financial crime. Any credit reference agency that is



searched as a result of your use of the Fluro Platform will keep a record of any search, and other lenders may use it to assess applications they receive from you in the future.

- 9.4.2. We may, from time to time and on an ongoing basis, use credit reference agencies to verify your bank account details, and search your records and update them with fraud prevention agencies to prevent, detect and tackle fraud, money laundering and other financial crime.
- 9.4.3. We may inform credit reference agencies of the current balance on your Fluro Account and credit agreement(s), the payments you make under it, any default or failure to keep its terms (including your failure to make payments when due) and any change of name or address. They will record this Personal Data against your credit file and it may be shared with other organisations to assess applications from you, and applications from any other party with a financial association with you, for credit or other facilities, for additional risk management purposes and for preventing fraud and tracing debtors. Generally, we will give you at least 28 days' notice if we decide to file a default on your credit reference file. However, we may not always give you notice beforehand, for example, if we plan to take court action.
- 9.4.4. We may carry out further ongoing searches of your record at credit reference and fraud prevention agencies whilst any money is owed by you on your Fluro Account (including contacting your bank, building society or any other person approved by you). We will do this to assist us in managing your Fluro Account and to prevent fraud or any other unlawful activity.
- 9.4.5. We may use credit reference agencies to trace and recover debts.
- 9.4.6. We do not provide joint loans but if you tell us that you have a spouse or financial associate, we will link your records together, so you must be sure you have their permission to disclose Personal Data about them. Credit reference agencies link your records with those of your financial associates. These links will remain on your and their files until you or your partner successfully file for a disassociation to break the link.
- 9.4.7. Credit reference agencies may also share your Personal Data with other organisations. When Credit reference agencies receive a search from us they will place a search footprint on your credit file that other lenders may see.
- 9.4.8. The identities of the UK credit reference agencies, their role also as fraud prevention agencies, the data they hold, how they use and share Personal Data, data retention periods and your data protection rights with the Credit reference agencies are explained in more detail within the Credit Reference Agency Information Notice (CRAIN).
 - Equifax: www.equifax.co.uk/crain
 - Experian: <https://www.experian.co.uk/legal/crain/>
 - Callcredit: www.transunion.co.uk/crain
- 9.4.9. You are entitled to access your personal records held by credit and fraud prevention agencies.

9.5. Fraud Prevention Agencies



- 9.5.1. We share Personal Data with fraud prevention agencies about both active and prospective borrowers.
- 9.5.2. The Personal Data we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found by viewing the Cifas National Fraud Database fair processing notice (<https://www.cifas.org.uk/fpn>).
- 9.5.3. If you provide us with false or inaccurate Personal Data and we suspect any unlawful activity such as fraud or money laundering, this will be recorded, and we may pass details to fraud prevention agencies.
- 9.5.4. We and other organisations may also access and use this Personal Data to prevent any unlawful activity, such as fraud and money laundering, including when:
 - checking and verifying your identity;
 - checking and verifying details on applications for credit, credit related or other financial products and facilities;
 - managing credit, credit-related or other financial products and facilities; Recovering debt; and
 - checking details on proposals and claim for all types of insurance.

10. WHAT ABOUT THIRD-PARTY ACCOUNT MANAGEMENT?

- 10.1. If you request a third party to manage your Fluro Account and we agree to do this (we will never unreasonably withhold our consent), we may share your Personal Data obtained as set out in this Privacy Notice with that third party.
- 10.2. We will only pass your Personal Data over to such a third-party if you agree to us doing this at that time.
- 10.3. You acknowledge that we will not be able to retrieve any Personal Data we have already sent to any such third party.

11. DO WE TRANSFER YOUR PERSONAL DATA OUTSIDE OF THE UK?

- 11.1. Any Personal Data we obtain about you may be held outside of the UK or European Economic Area ("EEA").
- 11.2. Where data is transferred outside of the UK or EEA:
 - by us, we will ensure that appropriate safeguards are in place; or
 - by a party processing data on our behalf, we will require the party to implement appropriate safeguards.
- 11.3. You can obtain information about these safeguards from our Data Protection Officer.



12. HOW DO WE PROTECT YOUR PERSONAL DATA?

- 12.1. We take all reasonable steps to ensure that both we and our third-party service providers protect your Personal Data. We use advanced technology, secure third-party suppliers and well-defined employee practices to help ensure that your Personal Data is processed promptly, accurately, completely and securely. We also ensure our staff are aware of their information security obligations, providing training, and limiting access to your Personal Data to staff who have a genuine business need to know.
- 12.2. We also take reasonable steps to protect your Personal Data from loss or destruction and have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so
- 12.3. Our project management and change control process includes a structured assessment of information security and data privacy risks. This process aims to ensure that all proposed system changes of Fluro from time to time fully align with the data protection legislation and good practice to uphold data subjects' rights and freedoms concerning Personal Data.
- 12.4. Where we have given you (or where you have chosen) a username and password which enables you to access certain parts of our Website and Fluro Platform, you are responsible for keeping this username and password confidential. You must not share these with anyone, and you authorise us to act upon instructions and Personal Data from any person that enters your user ID or password
- 12.5. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our Website; any transmission is at your own risk. Once we have received your Personal Data, we will use strict procedures and security features to (try to) prevent unauthorised access.

13. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

- 13.1. We will keep your Personal Data for the duration of any contract between us. Thereafter, we will keep Personal Data to:
 - provide information about your relationship with us;
 - respond to any questions, complaints or claims made by you, on your behalf or about you;
 - comply with any relevant third-party record retention requirements (e.g. those of a regulator); and
 - comply with contractual, legal, audit, and other regulatory requirements, or any orders from competent courts or authorities.
- 13.2. We will also keep Personal Data relating to our quality assurance processes, investigations, appeals and complaints, to comply with applicable contractual, legal, audit and other regulatory requirements, or any orders from competent courts or authorities.
- 13.3. We will keep Personal Data for no longer than as is necessary for the above purposes. Typically, we keep Personal Data obtained about you as set out in this Privacy Notice for up to six years after you close your Fluro Account, to prevent fraud or other financial crime (though we may keep it longer to be able to respond to any regulatory complaints).



14. WHAT ARE YOUR RIGHTS? HOW DO YOU EXERCISE YOUR RIGHTS?

14.1. General

You have various rights with respect to our processing of your Personal Data. Please note that data protection laws set out exceptions to these rights. If we:

- are unable to comply with your request due to an exception or for other reasons as set out in data protection legislation;
- need to extend the period for a response (where we are permitted to do so) we will explain this to you in our response; and
- charge you a fee.

Please include with the information of your request that will enable us to verify your identity – name, address, contact details, account number etc.

Please contact us using the details set out in this Privacy Notice.

14.2. Right To Access

You have the right to request a copy of the Personal Data that we hold about you by contacting. Please include with your request information that will enable us to verify your identity. We will respond within 1 month of the request. Please note that there are exceptions to this right. We may be unable to make all data available to you if, for example, making the data available to you would reveal Personal Data about another person, if we are legally prevented from disclosing such data, if there is no basis for your request, or if your request is excessive.

14.3. Right To Rectification

We aim to keep your Personal Data accurate, current and complete. We encourage you to contact us using the contact details provided below to let us know if any of your Personal Data is not accurate or changes so that we can keep your Personal Data up-to-date.

14.4. Right To Erasure

You have the right to request the deletion of your Personal Data where, for example, the Personal Data is no longer necessary for the purposes for which it was collected, where you withdraw your consent to the processing, where there is no overriding legitimate interest for us to continue to process your Personal Data, or your Personal Data has been unlawfully processed. If you would like to request that your Personal Data be erased, please contact us using the contact details provided below.

14.5. Right To Object

In certain circumstances, you have the right to object to the processing of your Personal Data where, for example, your Personal Data is being processed based on legitimate interests and there is no overriding legitimate interest for us to continue to process your Personal Data, or if your data is being processed for direct marketing purposes. If you would like to object to the processing of your Personal Data, please contact us using the contact details provided below.

14.6. Right To Restrict Processing



In certain circumstances, you have the right to request that we restrict the further processing of your Personal Data. This right arises where, for example, you have queried the accuracy of the Personal Data we hold about you and we are verifying the Personal Data, you have objected to processing based on legitimate interests and we are considering whether there are any overriding legitimate interests, or the processing is unlawful, and you elect that processing is restricted rather than deleted. If you would like to make such a request, please contact us using the contact details provided below.

14.7. Right To Data Portability

In certain circumstances, you have the right to request that some of your Personal Data is provided to you, or to another 'controller', in a commonly used, machine-readable format. This right arises when you have provided your Personal Data to us, the processing is based on consent or the performance of a contract, and processing is carried out by automated means. If you would like to make such a request, please contact us using the contact details provided below.

14.8. Rights Related To Automated Processing

We will initially use your Personal Data to carry out automated individual decision-making (making a decision solely by automated means without any human involvement in the decision-making process). Where we have decided solely by automated means without any human involvement in the decision-making process, you have the right to

- have the decision reviewed with human intervention;
- express your point of view; and
- obtain an explanation of the decision and challenge it.

If we make a negative decision about you solely by automated means, you have the right to have the decision reviewed by human intervention and to express your point of view. At that stage you should also provide us with any additional information that you think will support your application.

15. HOW ARE COOKIES USED?

15.1. Our Website uses "cookies" and other technologies, which store small amounts of technical information on your computer or device, to allow certain Personal Data from your web browser to be collected.

15.2. You can find more details about this in our Cookie Policy.

16. HOW DO YOU MAKE A COMPLAINT?

16.1. If you believe that your data protection rights may have been breached, you can:

- contact Fluro via your Fluro Account on the Website or using the details in this Privacy Notice. Details of our Complaints Procedure can be found at www.Fluro.co.uk/complaints; and
- if we cannot resolve your concern, you may lodge a complaint with the applicable supervisory authority or seek a remedy through the courts. Please visit the UK Information Commissioner's Office website for more information on how to report a concern. Note, you can also do this without first complaining to us.



17. CONTACTING YOU

- 17.1. We may contact you by telephone, e-mail or in writing for general operational purposes and for administering your Fluro Account, including to validate your identity.
- 17.2. If you apply to become a borrower, we might contact you to request further Personal Data for our underwriting process and will send regular emails to update you on the progress of your loan application. If you are approved and accept your loan, we will then contact you at regular intervals to keep you informed about your loan, particularly if you miss any payments.
- 17.3. If you apply to become a lender, we might contact you to request or verify further Personal Information as required, particularly regarding confirmation of your identity to help prevent fraud and other financial crime such as money laundering.

18. WHAT ABOUT CHANGES?

- 18.1. We may change any provision of this Privacy Notice at any time without your permission.
- 18.2. When we make changes to this Privacy Notice, our updated Privacy Notice will be displayed on our Website or we will notify you by sending you a notification message within your Fluro Account or by emailing you.

