

Privacy Notice

This notice explains how Silver Oak Capital Ltd (“SOC”, “we”, “us”) collects and uses your personal data when we provide our brokerage and arranging services, and the rights you have. We are the data controller. We process your data in accordance with the UK GDPR and the Data Protection Act 2018.

Who we are and how to contact us

- Silver Oak Capital Ltd, registered in England & Wales (Company No. 08551479).
- Registered office: 11 Honiton Road, London, NW6 6QE. Office: 91 Wimpole Street, London, W1G 0EF.
- Data Protection contact: Connor Dooley — Connor.dooley@silveroakcapital.co.uk; telephone 0207 459 4440.
- ICO registration number: ZA697723.

The information we collect

Depending on the service, we may collect: identity and contact details; financial information (income, assets, liabilities, bank details); employment and business details; and details of the property or asset to be financed; together with your credit history. We collect this from you and, where relevant, from your advisers, lenders and credit reference and fraud prevention agencies. We do not routinely collect special category data (such as health information); if this ever became necessary we would do so only with your explicit consent.

How and why we use your information

- To assess your needs, source and arrange financial facilities and provide our services — performance of our contract with you.
- To carry out identity, credit and anti-money-laundering checks. Credit searches may leave a footprint on your credit file. We rely on our legitimate interests and legal obligations, and on your explicit consent for footprint searches.
- To meet legal and regulatory obligations, including anti-money-laundering and record-keeping requirements — legal obligation.
- To send you relevant updates or marketing where you have agreed — consent, which you can withdraw at any time.

Who we share your information with

We may share your information, only as necessary, with: lenders and introduced lenders; credit reference and fraud prevention agencies; statutory, governmental or regulatory bodies where required by law; our professional advisers (such as solicitors); debt collection agencies where applicable; and our trusted service providers who process data on our behalf under written terms. We do not sell your personal data.

International transfers and retention

Where any transfer of your data outside the UK is necessary, we ensure an appropriate safeguard (such as adequacy regulations or standard contractual clauses) is in place. We keep your information only as long as necessary, including to meet legal and regulatory obligations — generally a minimum of six years from the end of our relationship.

Your rights

You have the right to be informed about, and to access, your personal data, and rights to rectification, erasure, restriction, portability and objection, as well as the right to withdraw consent at any time. To exercise any right, please contact our Data Protection contact above.

- The right in relation to automated decision making and profiling – this allows individuals to object to their data being used in an automated individual decision-making process (making a decision solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual). Profiling can be part of an automated decision-making process.

You have the right at any time to stop Silver Oak Capital from contacting you for marketing purposes.

Complaints

If you have any concerns about how we handle your data, please contact us first. You also have the right to complain to the Information Commissioner's Office (ICO): www.ico.org.uk; telephone 0303 123 1113.