

PRIVACY NOTICE

1. Scope

All data subjects whose personal data is collected, in line with the requirements of the GDPR.

2. Responsibilities

2.1 The I.T Director is responsible for ensuring that this notice is made available to data subjects prior to Smart Business Link, collecting and processing their personal data.

2.2 All Employees of Smart Business Link who interact with data subjects are responsible for ensuring that this notice is drawn to the data subject’s attention and their consent to the processing of their data is secured.

3. Privacy notice

3.1 Who are we?

Smart Business Link is an invoice factoring company. We provide invoice factoring and credit control services to the automotive and coachworks industry.

Our Data Protection Officer (DPO) / GDPR Owner and data protection representatives can be contacted directly here:

- (Info@smartbusinesslink.com) Tel: 01132 898 839.

The personal data we will collect from and process on you includes but it not limited to the following.

Personal data type:	Source (where Smart Business Link obtained the personal data from if it has not been collected directly from you, the data subject):
Name, Address, Vehicle Registration	The Repairer

The personal data we collect will be used for the following purposes:

- The administration of payments by the insurer to the repairer Our legal basis for processing for the personal data:
- The legal basis for processing personal data is for legitimate interests.

3.2 Consent

By consenting to this privacy notice you are giving us permission to process your personal data specifically for the purposes identified.

3.3 Disclosure

Smart Business Link will pass on your personal data to the insurance company relevant to your claim.

Smart Business link will also share the data that is collected with nominated third parties including but not limited to its financiers where it is required to do so.

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3.4 Retention period

Smart Business Link will store the personal data collected for 7 years.

3.5 Your rights as a data subject

At any point while we are in possession of or processing your personal data, you, the data subject, have the following rights:

- Right of access – you have the right to request a copy of the information that we hold about you.
- Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- Right to restriction of processing – where certain conditions apply to have a right to restrict the processing.
- Right of portability – you have the right to have the data we hold about you transferred to another organisation.
- Right to object – you have the right to object to certain types of processing such as direct marketing.
- Right to object to automated processing, including profiling – you also have the right to be subject to the legal effects of automated processing or profiling.
- Right to judicial review: in the event that Organisation Name refuses your request under rights of access, we will provide you with a reason as to why. You have the right to complain as outlined in clause 3.6 below.

All of the above requests will be forwarded on should there be a third party involved (as stated in 3.4 above) in the processing of your personal data.

3.6 Complaints

In the event that you wish to make a complaint about how your personal data is being processed by [Smart Business Link] (or third parties as described in 3.4 above), or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and Smart Business Link's data protection representatives Data Protection Officer (DPO) / GDPR Owner.

The contacts are: Info@Smartbusinesslink.com / Tel: 01132 898 839.

3.7 Privacy statement

Read more about how and why we use your data within the rest of this document

4. Online privacy statement

Personal data

Under the EU's General Data Protection Regulation (GDPR) personal data is defined as:

“any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified, directly or indirectly, in particular by

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reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person”.

How we use your information

This privacy notice tells you how we, Smart Business Link, will collect and use your personal data for profiling, complaints, subscriptions, operational decisions.

Why does Smart Business Link need to collect and store personal data?

In order for us to provide you and our clients with a service we need to collect personal data for the administration of payments by the insurer to the repairer. In any event, we are committed to ensuring that the information we collect, and use is appropriate for this purpose, and does not constitute an invasion of your privacy. In terms of being contacted for marketing purposes Smart Business Link would contact you for additional consent

Will Smart Business Link share my personal data with anyone else?

We will pass your details to the insurer for the administration of payments

How will Smart Business Link use the personal data it collects about me?

Smart Business Link will process (collect, store and use) the information you provide in a manner compatible with the EU's General Data Protection Regulation (GDPR). We will endeavour to keep your information accurate and up to date, and not keep it for longer than is necessary. Smart Business Link is required to retain information in accordance with the law, such as information needed for income tax and audit purposes. How long certain kinds of personal data should be kept may also be governed by specific business-sector requirements and agreed practices. Personal data may be held in addition to these periods depending on individual business needs.

Under what circumstances will Smart Business Link contact me?

Our aim is not to be intrusive, and we undertake not to ask irrelevant or unnecessary questions. Moreover, the information you provide will be subject to rigorous measures and procedures to minimise the risk of unauthorised access or disclosure.

Can I find out the personal data that the organisation holds about me?

Smart Business Link at your request, can confirm what information we hold about you and how it is processed. If Smart Business Link does hold personal data about you, you can request the following information:

- Identity and the contact details of the person or organisation that has determined how and why to process your data. In some cases, this will be a representative in the EU.
- Contact details of the data protection officer, where applicable.
- The purpose of the processing as well as the legal basis for processing.
- If the processing is based on the legitimate interests of Smart Business Link or a third party, information about those interests.
- The categories of personal data collected, stored and processed.
- Recipient(s) or categories of recipients that the data is/will be disclosed to.
- If we intend to transfer the personal data to a third country or international organisation, information about how we ensure this is done securely. The EU has approved sending personal data to some countries because they meet a minimum standard of data protection. In other cases, we will ensure there are specific measures in place to secure your information.

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- How long the data will be stored.
- Details of your rights to correct, erase, restrict or object to such processing.
- Information about your right to withdraw consent at any time.
- How to lodge a complaint with the supervisory authority.
- Whether the provision of personal data is a statutory or contractual requirement, or a requirement necessary to enter into a contract, as well as whether you are obliged to provide the personal data and the possible consequences of failing to provide such data.
- The source of personal data if it wasn't collected directly from you.
- Any details and information of automated decision making, such as profiling, and any meaningful information about the logic involved, as well as the significance and expected consequences of such processing.

What forms of ID will I need to provide in order to access this?

Smart Business Link accepts the following forms of ID when information on your personal data is requested: Passport, driving licence, birth certificate, utility bill (from last 3 months).

Contact details of the Data Protection Officer (DPO) / GDPR Owner:

The contacts are: Info@Smartbusinesslink.com / Tel: 01132 898 839.