Bithell Davies Funding Solutions Limited

Privacy Policy

Who We Are

Bithell Davies Funding Solutions Limited

Company Registration Number SC816768

Registered office: 68 St. Michael Street, Dumfries DG1 2QF

Bithell Davies Funding Solutions Limited is a commercial finance broker. Lenders will pay The Company a fee (sometimes also referred to as a commission) for introducing you to them. Different lenders may pay different fees for such introductions, and the amounts received from lenders will vary depending on the terms of your Agreement, which may have an impact on the total cost of credit.

This privacy policy explains how we and potential funders use the personal information you provide. Please read it carefully, and if you have any questions, contact our Data Protection Officer at jack@bithelldavies.com. By providing us with the requested information, we understand that you have read and agree to the processing details outlined in this privacy policy.

Our legal basis for processing your information, under the UK's data protection laws, is the Legitimate Interests basis. You provide us with your information so that we may seek suitable financing for your needs.

What information will we need from you

The following are examples of the information we may ask you to provide:

- Your full name and home address
- Your date of birth
- A copy of your passport

Bithell Davies Funding Solutions Limited is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference number 1032073. You can verify this on the Financial Services Register by visiting www.fca.org.uk/register/. We are a credit broker, not a lender. We work with a carefully selected panel of funders; a full list is available upon request. Bithell Davies Funding Solutions Limited will receive payment in the form of a commission from the finance provider if you choose to enter into an agreement with them. Our services for limited companies, limited liability partnerships, and unlimited liability partnerships with four or more partners are outside the scope of the Financial Conduct Authority's authorisation and regulation.

- A copy of your driving licence
- A recent utility bill detailing your home address
- Details of your means and liabilities

How will we use your information

We will pass your information to potential funder(s). Please contact either our Data Protection Officer at jack@bithelldavies.com or your usual Bithell Davies Funding Solutions contact if you would like to know which potential funders were approached on your behalf. We will never sell your information to third parties for marketing purposes.

Potential funders:

To process your application, the potential funder(s) will perform credit and identity checks on you and your business partners. They will send the information on your application to one or more Credit Reference Agencies (CRAs). The potential funder will then use the information provided by the CRAs to verify the data you have provided, assess your creditworthiness, and, if necessary, prevent criminal activity.

In their data protection notices, potential funders will state whether they use automated credit assessment and decision-making or if they use personal data for marketing and related activities. You have a right to ask any funder(s) approached on your behalf to review any automated decision manually, and you have the right to object to your information being processed for marketing or marketing-related activities. Potential funders may process sensitive personal data (for example, mental and physical health details), but they would request your explicit consent to do so.

Credit Reference Agencies:

CRAs will record the information about you, your business and its proprietors that they receive from the potential funders. When the CRA receives a search from a potential funder, they place a footprint on your credit file, which other lenders may see. The CRAs may supply the potential funder with both public (including electoral register) and shared credit, financial situation, and financial history information, as well as fraud prevention information.

If you are a director, the potential funder may seek confirmation from CRAs that the residential address you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House. The potential funder may search for all directors, both as individuals and in their capacity as directors/guarantors.

If you are making a joint application or inform us that you have a spouse or financial associate, you must discuss your funding requirements with them before we apply to a funder, as the CRA may link your records together.

If you borrow from a funder, the details of your accounts and how you manage them will be shared with CRAs. If you borrow and do not repay in full and on time, CRA's will record the outstanding debt. They may supply this information to other organisations or Fraud Prevention Agencies (FPAs), who may perform similar checks to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

If you provide false or inaccurate information and there is any suspicion of fraud, CRAs will record this and may also pass this information to FPAs and other organisations.

There are 3 CRAs currently operating in the UK. Details about the CRAs and their data protection policies can be obtained from these three addresses, which will take you to the same Credit Reference Agency Information Notice (CRAIN) document:

- TransUnion (formerly CallCredit Limited): www.transunion.co.uk/crain
- Equifax Limited: www.equifax.co.uk/crain
- Experian Limited: www.experian.co.uk/crain

The information held by the CRAs currently operating in the UK may differ. If you wish to contact any of them, it is worth considering contacting all of them.

- TransUnion (formerly CallCredit Limited) – Consumer Services Team – 0330 0247574 consumer@transunion.co.uk
- Equifax Limited – 0800 014 2955 or 0333 3214043
- Experian Limited – 0344 481 0800 or 0800 013 8888, https://ins.experian.co.uk/contact, consumer.helpservice@uk.experian.com

How long do we store your information

The UK's data protection laws require that personal information be retained only for as long as it is necessary for the purpose for which it was obtained. We store your information for 6 years from the date you provided it to ensure compliance with this principle.

Your information security

We take steps to protect your personal data against loss, theft, unauthorised access/disclosure/copying/use, or alteration.

Access to your information and correction

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information, please get in touch with our Data Protection Officer:

- by email: jack@bithelldavies.com
- by post: Data Protection Officer, Bithell Davies Funding Solutions Limited, 68 St. Michael Street, Dumfries DG1 2QF

You have the right to ask us to update, correct or remove information you think is inaccurate or incomplete. If you request changes to the information we hold, we will also notify any funders who have your information. When your finance period ends or in the event that the funding does not proceed, you may request that we delete your personal data.

Your Rights

The UK GDPR provides the following rights for individuals:

1. The right to be informed
2. The right of access
3. The right to rectification
4. The right to erasure
5. The right to restrict processing
6. The right to data portability
7. The right to object
8. Rights concerning automated decision-making and profiling.

Your right to object

You have the right to object to the processing of your information. We will stop processing your finance application, unless there are legitimate reasons to continue, for example, the exercise or defence of legal claims.

Your right to complain

Should you feel that any matter has not been given the appropriate attention, you have the right to complain to a supervisory authority. We are registered with the Information Commissioner's Office under reference number ZB797752.

- Complaints about how your information has been handled – Information Commissioner's Office (ICO) phone helpline: 0303 123 1113, post: ICO, Wycliffe House, Water Lane, Wilmslow, SK9 5AF, website: www.ico.org.uk.
- Complaints relating to your finance agreement – please get in touch with the relevant finance company.
- Complaints about Bithell Davies Funding Solution's service – write to: The Directors, Bithell Davies Funding Solutions Limited, 68 St. Michael Street, Dumfries DG1 2QF or email jack@bithelldavies.com.

Changes to our privacy policy

This privacy policy was last updated in November 2025. We regularly review our privacy policy and will post any updates on our website at www.bithelldavies.com.

Version Control	Privacy Policy V2.112025
Version Updated Next Update	Nov 2025 Nov 2026
Updated by	Jack Bithell