

Privacy Policy

Business Loans Scotland is committed to protecting the privacy of borrowers and users of this website. The personal data ('Data') we collect, process or use about you is held securely and treated in accordance with this policy. We will only use Data in ways that you have consented to, whether when making an application for a loan or otherwise.

We operate an integrated communications program, which means we may use your Data to communicate with you through several different channels; including direct mail and email. We will always contact you in accordance with the consents we have obtained from you. Our aim is to keep in touch with you during the loan application process and also to inform you of any up-to-date news from Business Loans Scotland where appropriate.

If you feel you no longer wish to receive direct mail or email communications from us, you will always be able to opt out of these communications at any time by contacting us using the contact details provided on the website.

For the purposes of relevant data protection law, (including the General Data Protection Regulation (GDPR) (EU) 2016/679, the data controller in respect of data we hold in relation to you, will usually be Business Loans Scotland.

What information do we collect?

- **Enquiries** – We will collect contact details and initial business information to allow us to assess your enquiry in terms of our potential loan provision.
- **Forms** - The information you give us in our forms (including all enquiry and application forms) may include your name, postal address, email address, phone number and your message to us. Depending on the purpose of the form, we can also require financial information from you.
- **Newsletters** – From time to time, you may be able to register for a number of email newsletters and news updates on this website.
- **Surveys** – We may on occasion run surveys on this website and your participation is entirely optional.

With regard to each of your visits to our site, we may automatically collect the following information:

- **Technical information** - This website may keep track of usage data, such as the source address that a request is coming from (your IP address, domain name), date and time of the request, the referring website (if any) and other parameters in the URL (for example search criteria). This information is stored in log files and is used for aggregated and statistical reporting but is not attributed to you as an individual.
- **Cookies** - A cookie is a small data file that certain websites write to your hard drive when you visit them. For more information on how this website uses cookies, please see our Cookies Policy further down this page.

What do we use your information for?

We may use information held about you in the following ways provided we have the relevant consents from you:

- To provide you with the information and services that you request from us
- To provide you with information about other services we offer that are similar to those that you have already enquired about
- To provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you
- To notify you about changes to our services
- To improve our site to ensure that content is presented in the most effective manner for you and for your computer
- To administer our website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes
- To allow you to participate in interactive features of our service, when you choose to do so
- To keep our website safe and secure
- To measure or understand the effectiveness of advertising we serve to you and others and to deliver relevant advertising to you
- To make suggestions and recommendations to you and other users of our website about goods or services that may interest you or them.

What information do we share?

We may send information about you to other companies or people in the following situations:

- Agents – Business Loans Scotland may share your information with professional advisers, strategic partners, survey and research organisations, the Scottish Government, Police Scotland and our partner organisations, namely: Local Authorities, Scottish Enterprise, Highlands and Islands Enterprise, Business Gateway, Skills Development Scotland, Scottish Development International and other individuals and organisations that we work with to perform functions in certain situations on our behalf.

Examples of these functions include providing business advice and support and following up on enquiries. These agents have access to the personal information required to perform their functions, but may not use it for any other purpose.

- Compliance with law - We will release personal information where we are required to by law.
- Analytics and search engine providers that assist us in the improvement and optimisation of our website.
- Credit reference agencies that we use to assess credit histories of loan applicants and related people.

Storage of your information

All information you provide to us is stored on our secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your information, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

How Long do we keep your information for.

How long Business Loans Scotland will keep your information will depend on the purpose for which we use it and the provisions of relevant data protection law (including the General Data Protection Regulation (GDPR) (EU) 2016/679). We will only retain your information for as long as is necessary for those purposes or as is permitted by this legislation.

In particular:

- we will keep information about you that is necessary for us, to provide you with a service or product you have requested, for as long as it takes us, to provide that service or product;
- where we have your consent to do so, we may keep your contact details for marketing purposes to send you information by electronic means or by post or by telephone;
- we will keep records of any agreements you enter into with us, for services or products you receive in line with our funding program under European Regional Development guidance. This is so that we, can respond to any complaints or disputes that arise in that period; and
- we will keep other information about you if it is necessary for us, to do so to comply with the law.

Your rights

You have the right to ask us not to process your information. We will inform you (before collecting your data) if we intend to use your data for marketing purposes or if we intend to disclose your information to any third party. You can exercise your right to prevent such processing at any time by contacting us at our address on our [Contact Page](#).

You have the right to ask for a copy of the information held by us in our records. You also have the right to require us to correct any inaccuracies in your information and in some cases, a right to ask us to remove data held in relation to you.

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