

Virtue Heating and Plumbing takes the privacy of personal data seriously and the legal and compliant treatment of this data is at the core of our operations.

We therefore ask you to please read the following important information which explains how we collect, store and use your personal data.

## 1. Who are we?

Virtue Heating and Plumbing is a Home Improvement business offering finance options to our customers.

Virtue Heating and Plumbing is authorised and regulated by the Financial Conduct Authority under FCA 920284, we are a credit broker and not a lender, Credit facilities are offered from a panel of lenders.

Virtue Heating and Plumbing Ltd (Company number 09202863) has its registered office at 8-10 South Street, Epsom, Surrey, England, KT18 7PF.

## 2. What do we mean by Personal Data?

By personal data (or personal information), we mean information that relates to you and is used to identify you, either directly or in conjunction with other material we hold.

## 3. How do we collect information from you?

We collect personal information about you as and when you consent to us doing so by signing our Data Consent forms, or by indicating consent on our online forms. We gather your consent in writing before entering business relations with you.

## 4. What type of information do we collect?

The information we collect may include your name, address, email address and phone number.

We may also ask for evidence of your identity, for example your passport, driving license, proof of residence or income.

## 5. Why do we collect information from you?

We use your personal information for the following:

1. Provision of advice and services or to provide you with the information, products and services you have requested from us.
2. To comply with legislation in relation to anti money laundering regulations and the Financial Services Act.

## 6. How do we protect your personal information?

Any personal information we collect, record, or use in any way, be it on computer, hard copy or in any other form, is secured through our safeguarding processes to ensure that we meet our obligations under the General Data Protection Regulation enforceable from 25th May 2018.

## 7. What are your rights surrounding your personal information?

The GDPR enhances your rights surrounding your personal data. This includes:

1. The right to be informed – we will provide you with a copy of this privacy policy before seeking your consent to store/process your personal data.
2. The right of access – you have the right to request a copy of any personal information we hold on you. This will be provided in a structured format, free of charge, within 30 days of your request. Requests can be made in writing, by phone or by email, to any of the contact details of our Data Protection Officer provided below.
  - Mail: 16 Hevers Avenue, Horley, RH6 8DB
  - Tel: 01293 403244
  - Email [info@virtueheatingandplumbing.co.uk](mailto:info@virtueheatingandplumbing.co.uk)
3. The right to rectification – you have the right to request us to rectify any of your personal data which you believe is inaccurate or incomplete. We will respond within one month (this can be extended by two months where the request for rectification is complex). Requests can be made in writing, by phone or by email, to any of our contact details provided above.
4. The right to erasure – you have the right to request ‘to be forgotten’, i.e. for us to delete all records of your personal data. We will comply with your request, unless we have a legal obligation to continue to hold your personal data, in which case we will inform you of the reason we are unable to complete your request.
5. The right to restrict processing – you have the right to ‘block’ or suppress processing of personal data – in this case we will retain just enough information about you to ensure that the restriction is respected in future.
6. The right to data portability – you may request a copy of your personal data, in order to use it for your own purposes across different services, e.g. moving it from one IT environment to another in a safe and secure way. We will provide the data in a structured, commonly used and machine-readable form, e.g. CSV files. This will be provided free of charge and within one month (this can be extended by two months where the request is complex).
7. The right to object – you have the right to object to us processing your personal data for direct marketing purposes, and historical or statistical purposes, and we will respect this request as soon as we receive it (by post / email / phone, details of which are provided above).
8. The right to complain: If you wish to request further information about any of the above rights, or if you are unhappy with how we have handled your information, contact the Data Protection Officer (see section 7.2 for contact details). If you are not satisfied with our response to your complaint or believe our processing of your information does not comply with data protection law, you can make a complaint to the Information Commissioner’s Office:  
<https://ico.org.uk/global/contact-us/> 0303 123 1113.

## 8. How we decide how long to retain your data?

We will only retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying and legal or contractual requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal information, the purpose for which we process your personal information and whether we can achieve those purposes through other means, and any applicable legal or contractual requirements.

## 9. Who do we share your personal information with?

We do not share your personal with anyone external to Virtue Heating and Plumbing.

## 10. Updates to this Policy

This Privacy Policy will be reviewed periodically and updated to comply with any new legislation – the most recent of which is the GDPR, which has been introduced and was enforced from 25th May 2018.

This policy was updated on Jan-2020.