

Oblix Capital Privacy Policy

Correct as of 13/02/2020

Who we are

Oblix Capital Ltd (“we”, “us” or “our”) is committed to protecting and respecting your privacy. We own and operate the Website. For the purpose of the General Data Protection Regulation 2018 (GDPR), the data controller is Oblix Capital Ltd, a company registered in England and Wales under company number 07572383 and with registered office at 3rd Floor, The Place 175 High Holborn, London, WC1V 7AA. Our registration number with the Information Commissioner’s Office is ZA046612.

In this Privacy and Cookies Policy, references are to any person who submits data to us or the Website about him/herself or about any living individual in relation to use of the Website or the services that are available through the Website (the services). When you use the Website or aspects of it, we may ask you to provide us with information about you. This Privacy and Cookies Policy sets out how we might use that information.

This Privacy and Cookies Policy (together with our Terms of Use and any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read this Privacy and Cookies Policy carefully to understand our views and practices regarding your personal data and how we will treat it.

How we will use your data

We will only use your personal data in the manner set out in this Privacy and Cookies Policy. We will only use your personal data in a way that is fair to you. We will only collect personal data where it is necessary for us to do so and where it is relevant to our dealings with you. We will only keep your personal data for as long as it is relevant to the purpose for which it was collected or for as long as we are required to keep it by law.

Information we may collect from you

We may collect and process the following data about you:

- Your title, name, date of birth, address, email address, telephone numbers, business name and such other contact details as we require.
- Information that you provide by filling in forms on the Website. This includes (but is not limited to) information provided at the time of sending in an initial application form for the finance products that we offer. We may also ask you for information when you report a problem with the Website.
- If you contact us, we may keep a record of that correspondence.
- You should only submit to us or the Website information which is accurate and not misleading. You should keep that information up-to-date and let us know if any of that information changes by emailing us at operations@oblixcapital.com. By submitting your or anyone else’s data to us or the Website, you must ensure that you have full authority and consent to supply us with that data on their behalf and you warrant to us that you have that authority.

Oblix Capital is a trading name of Oblix Capital Ltd, which is a limited company registered in England and Wales number 7572383. Additionally, it is registered with the Financial Conduct Authority, number 616541.

3rd Floor, The Place, 175 High Holborn, London WC1V 7AA T: 0207 495 1927 W: oblixcapital.com

IP Addresses

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical data about our users' browsing actions and patterns and does not identify any individual.

Cookies

The Website uses cookies. Cookies are tiny text files which identify your computer to our server as a unique user when you visit certain pages on the Website and they are stored by your Internet browser on your computer's hard drive. Cookies can be used to recognise your Internet Protocol address, saving you time while you are on the Website.

The Website uses session cookies, which are temporary cookie files that are erased when you close your browser. When you restart your browser and go back to Website, it will not recognise you. A new session cookie will be generated, which will store your browsing information and will be active until you leave the Website and close your browser.

We only use cookies for your convenience in using the Website and not for obtaining or using any other information about you (for example targeted advertising). Your browser can be set to not accept cookies, but this would restrict your use of the Website.

If you want to find out more information about cookies, please read our cookies policy or you can visit <http://www.allaboutcookies.org>. To find out about removing cookies from your browser, go to <http://www.allaboutcookies.org/manage-cookies/index.html>.

Where we store your personal data

All information you provide to us is stored on our secure servers. We use industry standard security and firewalls on our servers. We maintain physical, electronic and procedural safeguards in connection with the collection, storage and disclosure of your information. Our security procedures mean that we may occasionally request proof of identity before we disclose personal information to you.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to the Website; 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.

Uses made of the information

We use information held about you in the following ways:

- To ensure that content from the Website is presented in the most effective manner for you and for your computer.
- To manage the Website, detect fraud or Website abuses, send you information relevant to the Website and in case we have any queries.
- To carry out our obligations arising from any contracts entered into between you and us.
- To notify you about changes to our services.

- To evaluate whether or not to provide, and to give you quotations for the provision of, our services to you in future.

We also need to use your contact details and other information for any aspect of the Website (including, without limitation, providing user support, preventing or investigating prohibited activity, enforcing the Terms of Use and verifying information).

We may transfer our databases containing your personal information if we sell our business or part of it to an actual or potential purchaser.

We may also disclose your details as described elsewhere in this Privacy and Cookies Policy.

Other than as set out in this Privacy and Cookies Policy, we shall NOT sell or disclose your personal data to third parties without obtaining your prior consent unless this is necessary for the purposes set out in this Privacy and Cookies Policy or unless we are required to do so by law.

Other websites

The Website may, from time to time, contain links to and from the websites of our partner networks and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Access to information

The GDPR gives you the right to access information held about you. Under the GDPR, you have the right to request, for data that Oblix Capital Limited holds about you. This is also known as a data subject access request (DSAR) to make a DSAR please email operations@oblixcapital.com or alternatively write to:

Oblix Capital Limited, 3rd Floor, The Place 175 High Holborn, London, WC1V 7AA.
Once a DSAR has been submitted you will receive a response within 30 days. The relevant information will be provided in an intelligible and clear format.

Please note that where the request is received via email or by written correspondence, security checks will be conducted prior to release of any information in the form of two forms of ID and a proof of address.

Individual rights under the GDPR

Here is a list of other rights that all individuals have under data protection laws. They do not apply in all circumstances. If you wish to exercise any of them we will explain at that time if they are engaged or not:

- The right to have your personal information corrected if it is inaccurate and to have incomplete personal information completed;
- The right to object to processing of your personal information;

- The right to restrict processing of your personal information;
- The right to have your personal information erased (the “right to be forgotten”);
- The right to move, copy or transfer your personal information (“data portability”);
- The rights in relation to automated decision making which has a legal effect or otherwise significantly affects you (we mention this right here for completeness but we do not carry out automated decision making and so in practice this right will not be relevant to you).

Please contact our Data Protection Officer (DPO) (operations@oblixcapital.com) if you wish to exercise any of these rights if and to the extent they are relevant. Please note that where the request is received via email, security checks will be conducted prior to release of any information.

Consent

By submitting data to us and using the Website, you consent to our use of your data and of anyone you represent in the manner set out in this Privacy and Cookies Policy (as amended from time to time, as described below) and you are responsible for ensuring that you have authority to consent on behalf of anyone about whom you submit data to us.

Please note that you can revoke any consent you have given us under this policy at any time by contacting us on operations@oblixcapital.com and referencing this Privacy and Cookies Policy in the email subject line, using the body of the email to say what consent you are revoking.

If you are a Broker or other intermediary we will not be relying on your consent to do marketing with your personal information instead we will rely on legitimate interests but you can still at any time ask us to stop using your personal information for marketing purposes. To do this you can contact our Data Protection Officer (DPR) at (operations@oblixcapital.com).

Changes to our Privacy and Cookies Policy

Any changes we may make to this Privacy and Cookies Policy in the future will be posted on the Website. Each time you enter the Website, you agree that the Privacy and Cookies Policy current at that time shall apply to all of your personal data held by us.

Contact

Questions, comments and requests regarding this Privacy and Cookies Policy are welcomed and should be addressed to operations@oblixcapital.com