

Privacy Policy

At Pepper (UK) Limited we aim to protect your privacy as far as possible. We only use information that we collect about you for purposes of improving this Website, as further detailed below.

We collect:

- questions, queries or feedback you leave via this Website, including your email address if you contact us or our affiliates ("Pepper Group");
- your email address and subscription preferences when you sign up to our email alerts, and how you use our emails - for example whether you open them and which links you click on;
- your Internet Protocol (IP) address, device specific information, and details of which version of web browser you used; and
- information on how you use this Website; we collect that data using cookies and page tagging techniques.

If you are a borrower and would like to learn more about what personal data we hold and what processing we do in respect of that data, please contact us at DPO@peppergroup.co.uk and we will be happy to provide you with the relevant information.

Information Access and Disclosure

The data we collect can only be accessed by authorised people in Pepper Group and selected third parties who provide us with website support and development services (and their sub-contractors and representatives).

Other than to the above, we do not disclose your personal information to third parties, except as described in this Policy.

We store your data on servers in the European Economic Area (EEA).

Use of Information

We may use your personal information to improve the content and functionality of our Website (such as to determine pages of the Website visited by users, and the frequency of such visits).

In order to process and use your personal information in accordance with this Privacy Policy, we rely on one the legal basis that such processing is necessary for the purposes of legitimate interests pursued by Pepper Group, in terms of requiring to monitor Website usage and functionality to ensure that it provides Website visitors with the best possible experience.

Other than for telephone calls, your data will be kept for 14 months from the end of the month on which you visited this Website.

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 of itself identify any individual.

Google Analytics

We use Google Analytics tools. Any use that Google makes of data collected will be governed in accordance with the Google Privacy Policy. For more information please refer to <https://policies.google.com/privacy>.

Cookies

Cookies are small data files placed on your computer or internet enabled device by websites in order to add functionality. A cookie can be used to identify a user's computer or internet enabled device to the website, or to other third party websites. This allows websites to improve the way they work, such as remembering preferences expressed by a user or tracking a user's use of a website for statistical analysis. Cookies do not themselves contain any personally identifying information but if you provide information to us, it may be linked to the data stored in the cookie.

This Website uses the following types of cookies:

- **Strictly necessary cookies** – These are cookies that are required for the operation of the Website; and
- **First person analytical cookies** – These cookies provide us with information about how often someone visits the Website and what they do during those visits.

By using this Website, you are consenting to the use of the cookies as described above. If you do not consent to the use of such cookies you can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including strictly necessary cookies) you may not be able to access all or parts of the Website.

Accessing and updating your personal information

You have various rights in respect of your information, each of which can be exercised free of charge. In summary, those include rights to:

- access the personal information we hold about you;
- require us to correct any mistakes in your personal information which we hold;
- require the erasure of personal information concerning you in certain situations;
- receive the personal information concerning you which you have provided to us, in a structured, commonly used and machine-readable format and require us to transmit those data to a third party in certain situations;
- object in certain other situations to our continued processing of your personal information; and/or
- otherwise restrict our processing of your personal information in certain circumstances.

If you would like to exercise any of these rights, please contact us at DPO@peppergroup.co.uk.

Third Party Policies

This Website may contain links to websites of third party companies and organisations that are not controlled by, under common control with, or otherwise related to Pepper (UK) Limited. Each such company and organisation will have its own privacy policies and fair processing notices posted on its website and you should review the relevant policies and notices for each such website you access.

Revisions

We may amend this Privacy Policy at any time and will post the revised policy on this page. Please review this page periodically for any such amendments. This Privacy Policy was last updated on 23 May 2018.

Telephone Call Recording

Please note that we or members of our Group Companies may record or monitor telephone calls for quality control and training purposes. In the event of such recordings being made, the content of those recordings may constitute your personal information. Such data will be processed in accordance with this Privacy Policy and kept for 4 years from the date of the call.

If you have any questions or complaints relating to this Privacy Policy or how we use the personal information we have about you, please contact us at DPO@peppergroup.co.uk. We will endeavour to respond to you promptly.

If you believe our processing of your personal information does not comply with applicable data protection law, you can make a complaint to the UK Information Commissioner's Office who may be contacted at <https://ico.org.uk/concerns/> or telephone: 0303 123 1113.

Thank you for visiting our site  Please let us know if you have any feedback



Our Services

Lending
Commercial Servicing
Residential Servicing
Property Advisory

Existing Customers

Pepper Money
Engage Commercial
Engage Credit

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