

Privacy

How we use your data on our website. If you have taken out a product with us, please refer to your product terms and conditions for further information.

Redwood Bank (we, us, our) are committed to protecting and respecting your privacy.

This Notice (together with our [terms of use](#), your product documentation (if applicable) and any other documents referred within those documents) sets out the basis on which any personal data we hold about you will be processed. Please ensure you read the below carefully to understand how we will process your data. If you set up an account with us, further information on how your data will be processed will be provided to you within the application process.

Redwood Bank will be responsible for the processing of your information, unless otherwise stated, and for the purposes of the Data Protection Legislation, will be the Data Controller.

Information we collect

We will collect and process the following data about you:

- **Information you give us.** This is information about you that you give us by filling in forms on our site www.redwoodbank.co.uk (our site) or by corresponding with us by phone, e-mail or otherwise. It includes information you provide when you register to use our site, subscribe to our service, apply for a product, submit a question and if you report a problem with our site. The information you give us may include your name, address, e-mail address, business details and phone number, financial information or information about a third party. If you provide information about a third party, you must make them aware that you have done so and advise them of this privacy notice.
- **Information we collect about you.** When you visit our site, we will automatically collect the following information:
- **Technical information**, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version and time zone setting.
- **Information about your visit**, including the full Uniform Resource Locators (URL), clickstream to, through and from our site (including date and time), products you viewed or searched for page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.
- **Information we receive from other sources.** If someone else has submitted information about you, it will be processed in accordance with the detail of this notice. In addition, if you apply for an account with us, we will receive information from third parties which will assist us in verifying the information which we receive.

- **Special categories and criminal offence data.** If you apply for an account with us, in order to comply with our legal and regulatory requirements we will need to verify the information provided. We will utilise third party services to conduct various searches. These searches may return results which highlight criminal convictions, offences and alleged offences. The processing of this data is required to ensure compliance with our regulatory obligations and is deemed to be in the substantial public interest. In limited circumstances we may receive information containing racial or ethnic origin, religious beliefs, political opinions or physical or mental health information. We will only process this data when we have your explicit consent to do so, if it is in your vital interests, if it is deemed to be substantial public interest or if the data has been made public by a relevant individual.

Cookies

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good user experience and allows us to improve our site. For detailed information on cookies and how they are used, please see our [cookie policy](#).

How information is used

We use the information which we hold about you in the following ways:

Information you give to us. We will use this information:

- to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us, more details are provided if you open an account with us;
- if applicable, to provide you with information about other goods and services we offer that are similar to those that you have already purchased or enquired about;
- to notify you about changes to our service;
- to conduct research and analysis to ensure that content from our site is presented in the most effective manner for you and for your computer.

Information we collect about you. We will use this information:

- to administer our site and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- to improve our site to ensure that content is presented in the most effective manner for you and for your computer;
- to allow you to participate in interactive features of our service, when you choose to do so;
- as part of our efforts to keep our site safe and secure;
- to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;
- if applicable, to make suggestions and recommendations to you and other users of our site about goods or services that may interest you or them;
- if you have applied for a product with us, as detailed within the terms and conditions of your product.

Information we receive from other sources.

- We will combine this information with information you give to us and information we collect about you. We will use this information and the combined information for the purposes set out above (depending on the types of information we receive).

Who we may share your information with

In specified scenarios, we may share your information with:

- Any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, or any successor company.
- Selected third parties including:
- business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you;
- analytics and search engine providers that assist us in the improvement and optimisation of our site;
- where you apply for an account, identity verification companies and credit reference agencies for the purpose of assessing your credit score where this is a condition of us entering into a contract with you.

We may disclose your personal information to third parties

- In the event that we sell or buy any business or assets, in which case we will disclose your personal data to the prospective seller or buyer of such business or assets.
- If Redwood Bank or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our **terms of use** and other agreements; or to protect the rights, property, or safety of Redwood Bank, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

Storage of your personal Data

All data supplied to Redwood Bank will be stored within the EEA and will be held securely. The data will only be held for a specified period of time which will be in line with regulatory requirements or best business practice.

Your rights

In accordance with the Data Protection Legislations, Individuals are provided with various rights:

- The right to request access to your personal information;
- In specified circumstances, the right to request erasure, rectification or to cease processing;
- The right to data portability;
- Where processing is based on consent, you have the right to withdraw consent, please note, your withdrawal of consent will not affect the lawfulness of processing performed prior to withdrawal of your consent, and;
- The right to complain directly to the supervisory authority. For the UK, this is the Information Commissioner's Office (ICO) - www.ico.org.uk.

Third party links

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

Changes to this privacy notice

Any changes we make to our privacy notice in the future will be posted on this page and, where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to our privacy notice.

Contact details

If you have any questions on how your data is processed or any of the information supplied in this notice you can contact the Data Protection Officer via the contact details below:

Write to: Redwood Bank, Suite 101, The Nexus Building, Broadway, Letchworth Garden City, SG6 3TA
Email: hello@redwoodbank.co.uk

This notice was last reviewed 21 August 2018.