

Privacy Notice

Silbury Speciality Finance Limited (“**Silbury**”) respects your privacy and is committed to protecting your personal data. This privacy notice will inform you as to how we look after your personal data and tell you about your privacy rights and how the law protects you.

Please also use the Glossary at the end of this privacy notice to understand the meaning of some of the terms used in this privacy notice.

1 IMPORTANT INFORMATION AND WHO WE ARE

1.1 Purpose of this privacy notice

1.1.1 This privacy notice aims to give you information on how we collect and process your personal data when you engage us to provide you with services, via your use of our website, www.silburyfinance.com, or otherwise.

1.1.2 It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy notice supplements the other notices and is not intended to override them.

1.2 Controller

1.2.1 Silbury Speciality Finance Limited, a private limited company incorporated in England and Wales under company number 12736777 and whose registered office is at Verde, 10 Bressenden Place, London, United Kingdom, SW1E 5DH is the controller and is responsible for your personal data (collectively referred to as “**we**”, “**us**” and “**our**” in this privacy notice).

1.2.2 If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact us using the details set out below.

Email address: privacy@silburyfinance.com

Postal address: 8 Gate Street, London, WC2A 3HP

1.2.3 You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance.

1.3 Your duty to inform us of changes

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

1.4 Third-party links

Our website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

2 ABOUT US AND THE SILBURY GROUP

- 2.1 We arrange funding support for real estate developers acting on behalf of certain members of our corporate group (together, our “**Corporate Group**”) who provide certain lending/financing services to our clients.
- 2.2 Before we arrange financial support on behalf of certain members of our Corporate Group for any development, we undertake an underwriting process, which requires potential borrowers (and if applicable, their guarantors) and related third parties who transact directly with our Corporate Group to provide personal data. This enables us to perform thorough background checks, including so called ‘Know Your Customer’ (“KYC”) verification and screenings relating to your identify and criminal identity(as detailed further below).

3 THE DATA WE COLLECT ABOUT YOU

- 3.1 Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).
- 3.2 We may collect, use, store and transfer different kinds of personal data about you which we have grouped together follows:
 - 3.2.1 **Identity Data** includes first name, last name, marital status, title, date of birth, gender, passport and other identification details, visa details, employment details & history and qualifications, adverse media checks, and other information provided or collected as part of our client take on process and as a result of individuals’ interactions with us in the course of our business.
 - 3.2.2 **Contact Data** includes your address, email address and telephone number.
 - 3.2.3 **Financial Data** includes your bank statements, assets and liabilities, source of funds/wealth information and bank account details.
 - 3.2.4 **Technical Data** includes your internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other technology on the devices you use to access our website.
 - 3.2.5 **Transaction Data** includes details about payments to and from you and other details of services you have received from us.
 - 3.2.6 **Profile Data** includes services for which we have been engaged by you in the past, your interests, preferences, feedback and any survey responses.
 - 3.2.7 **Usage Data** includes information about how you use our website and services.
 - 3.2.8 **KYC Data** includes your ID verification, address verification, adverse media data, and personal data related to criminal convictions, cautions and offences.
 - 3.2.9 **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties and your communication preferences.

- 3.3 We may also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data may be derived from your personal data but is not considered personal data in law as this data does **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific feature on our website. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy notice.
- 3.4 We do not collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data).
- 3.5 To the extent you provide us with any Special Categories of Personal Data you must ensure that you have all necessary appropriate consents and notices in place to enable the lawful transfer of such personal data and the lawful collection of the same by us for the duration and purposes of and in connection with the provision of our services.

3.6 **If you fail to provide personal data**

Where we need to collect personal data by law, or under the terms of a contract we have with you and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example to provide you with our services). In that case, we may have to cancel the provision of services to you but we will notify you if that is the case at the time.

4 **HOW IS YOUR PERSONAL DATA COLLECTED?**

- 4.1 We use different methods to collect data from and about you including through:
- 4.1.1 **Direct interactions.** You may give us your Identity Data, Contact Data, Financial Data, Profile Data, Marketing and Communications Data and Transaction Data by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you:
- 4.1.1.1 instruct us to provide you with any of the services we offer;
 - 4.1.1.2 provide us with information, such as proof of identification and residence, for the purposes of our due diligence and compliance obligations;
 - 4.1.1.3 provide us with information in order to allow us to provide you with our services or otherwise fulfil our obligations pursuant to any contract we have with you;
 - 4.1.1.4 subscribe to any publications or information on our website;
 - 4.1.1.5 request marketing to be sent to you;
 - 4.1.1.6 apply for a position with us;
 - 4.1.1.7 respond to any survey we provide to you; or
 - 4.1.1.8 give us any feedback.

- 4.1.2 **Our clients, professional advisors and suppliers.** Our clients, professional advisors and suppliers may give us personal information of individuals to enable us to provide our services.
- 4.1.3 **Our Corporate group.** Certain members within our Corporate Group to which we contract services such as such as KYC who may give us personal information of individuals to enable us to provide our services and comply with legal and compliance obligations.
- 4.1.4 **Automated technologies or interactions.** If you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies and other similar technologies. We also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookies policy available on our website.
- 4.1.5 **Third parties or publicly available sources.** We may receive personal data about you from third parties (for example, screening providers, customer due diligence providers, disclosure by the police or CPS in connection with a prosecution in connection with the provision of services by us to our clients or analytics providers such as Google to track your Usage Data on our website) or publicly available sources (such as Companies House).

5 HOW WE USE YOUR PERSONAL DATA

5.1 We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- 5.1.1 Where we need to perform the contract we are about to enter into or have entered into with you.
- 5.1.2 Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- 5.1.3 Where we need to comply with a legal or regulatory obligation.

5.2 Purposes for which we will use your personal data

- 5.2.1 We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.
- 5.2.2 Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us via the means set out in paragraph 1.2.2 above if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

Purpose/Activity	Type of data	Lawful basis for processing including basis of legitimate interest	Lawful basis for processing criminal offence data
To onboard you as a new client	(a) Identity Data (b) Contact Data	(a) Performance of a contract with you	(a) Information manifestly made public

	<p>(c) Financial Data</p> <p>(d) Transaction Data</p> <p>(e) KYC Data</p>	<p>(b) Necessary for our legitimate interests ((in order to provide our services and carry out due diligence, arrange financing for you or to take steps at your request to facilitate the same, compliance checks and monitoring activities))</p> <p>(c) Recognised legitimate interests (including crime prevention and detection, ensuring network and information security, and internal administrative purposes)</p>	<p>(b) Protecting the public against dishonesty etc</p> <p>(c) Regulatory requirements relating to unlawful acts and dishonesty etc</p>
To provide you with our services	<p>(a) Identity Data</p> <p>(b) Contact Data</p> <p>(c) Financial Data</p> <p>(d) Transaction Data</p> <p>(e) Profile Data</p> <p>(f) KYC Data</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary for our legitimate interests (in order to provide you with our services (including to enable us to arrange financing for you or to take steps at your request to facilitate the same))</p> <p>(c) Recognised legitimate interests (including crime prevention and detection, ensuring network and information security, and</p>	<p>(a) Information manifestly made public</p> <p>(b) Protecting the public against dishonesty etc</p> <p>(c) Regulatory requirements relating to unlawful acts and dishonesty etc</p>

		internal administrative purposes)	
<p>To administer, monitor and manage our relationship with you including:</p> <p>(a) ongoing monitoring and to maintain our records, which includes carrying out (to the extent appropriate and relevant) searches and checks relating to identity, criminal offence history;</p> <p>(b) notifying you about proposed changes to this privacy notice; and</p> <p>(c) asking you to leave a review of our services or take a survey</p>	<p>(a) Identity Data</p> <p>(b) Contact Data</p> <p>(c) Marketing and Communications Data</p> <p>(d) Profile Data</p> <p>(e) KYC Data</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary to comply with a legal obligation</p> <p>(c) Necessary for our legitimate interests (to keep our records updated, maintain and develop relationships with our customers, to ascertain how our customers use our services and to develop our services and grow our business)</p> <p>(d) Recognised legitimate interests (including crime prevention and detection, ensuring network and information security, and internal administrative purposes)</p>	<p>(a) Information manifestly made public</p> <p>(b) Protecting the public against dishonesty etc.</p> <p>(c) Regulatory requirements relating to unlawful acts and dishonesty etc</p>
<p>To meet our professional, legal and regulatory obligations and to meet our insurance and audit requirements</p>	<p>(a) Identity Data</p> <p>(b) Contact Data</p> <p>(c) Finance Data</p> <p>(d) Transaction Data</p> <p>(e) KYC Data</p>	<p>(a) Performance of a contract with you</p> <p>(b) Necessary to comply with a legal obligation (including in the course of liaising with regulators and other authorities)</p> <p>(c) Necessary for our legitimate interests (for running our business, to keep our records</p>	<p>(a) Information manifestly made public</p> <p>(b) Protecting the public against dishonesty etc</p> <p>(c) Regulatory requirements relating to unlawful acts and dishonesty etc</p>

		<p>updated and to prevent fraud)</p> <p>(d) Recognised legitimate interests (including crime prevention and detection, and regulatory cooperation)</p>	
<p>To administer and protect our business and our websites (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity Data</p> <p>(b) Contact Data</p> <p>(c) Technical Data</p> <p>(d) Usage Data</p>	<p>(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)</p> <p>(b) Necessary to comply with a legal obligation (including in the course of liaising with regulators and other authorities)</p> <p>(c) Recognised legitimate interests (ensuring network and information security and preventing fraud)</p>	
<p>To make suggestions and recommendations to you about goods or services that may be of interest to you (including those of third parties)</p>	<p>(a) Identity Data</p> <p>(b) Contact Data</p> <p>(c) Technical Data</p> <p>(d) Usage Data</p> <p>(e) Profile Data</p> <p>(f) Financial Data</p>	<p>(a) Necessary for our legitimate interests (to develop our services and grow our business)</p> <p>(b) You have provided your explicit consent</p>	

	(g) Marketing and Communications Data		
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5.3 **Marketing**

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising.

5.4 **Promotional offers from us**

5.4.1 We may use your Identity Data, Contact Data, Technical Data, Usage Data, Profile Data and Financial Data to form a view on products or services that we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

5.4.2 You will receive marketing communications from us if you have requested information from us or engaged us to provide you with services and, in each case, you have not opted out of receiving that marketing.

5.5 **Third-party marketing**

We will get your express opt-in consent before we share your personal data with any other company for marketing purposes.

5.6 **Opting-out**

You can ask us, or third parties, to stop sending you marketing messages at any time by following the opt-out links on any marketing message sent to you or by contacting us via the means set out in paragraph 1.2.2 above.

5.7 **Change of purpose**

5.7.1 We will only use your personal data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us via the means set out in paragraph 1.2.2 above.

5.7.2 If we need to use your personal data for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

5.7.3 Please note that we may process your personal data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

5.8 **Automated Decision Making**

We do not make decisions about you based solely on automated processing that produce legal or similarly significant effects. All decisions that affect you involve meaningful human assessment.

6 **DISCLOSURES OF YOUR PERSONAL DATA**

6.1 We may have to share your personal data with the parties set out below for the purposes set out in the table in paragraph 4.2.3 above.

6.1.1 Internal Third Parties as set out in the glossary to this privacy notice.

Please note as set out above, as we arrange loan facilities on behalf of certain members of our Corporate Group who provide financing facilities, as we do not lend money to our customers, your personal data will be disclosed to those applicable lender/finance providers within our Corporate Group in connection with the services we provide to you.

6.1.2 External Third Parties as set out in the glossary to this privacy notice.

Please note, as we are a facilitator of lending services, in addition to sharing your personal data with other appropriate members of our Corporate Group (potentially providing financing facilities to you as noted directly above, depending on the services provided to you, we may be required to disclose your personal data to other external lenders in connection with the services we provide to you.

6.1.3 Third parties to whom we may choose to sell, transfer, or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy notice.

6.2 We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

7 INTERNATIONAL TRANSFERS

7.1 We share your personal data within our Corporate Group and to other external third parties who are based outside the UK so their processing of your personal data will involve a transfer of data outside of the UK.

7.2 Whenever we transfer your personal data outside the UK, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

7.2.1 The transfer of your personal data to countries that have been deemed, in accordance with applicable data protection laws in the UK, to provide an adequate level of protection for personal data.

7.2.2 Where we use certain service providers, we may use specific contracts approved for use in the UK which give personal data the same protection it has in the UK.

7.3 Please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of the UK.

8 DATA SECURITY

8.1 We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions and they are subject to a duty of confidentiality.

- 8.2 We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

9 DATA RETENTION

9.1 How long will you use my personal data for?

- 9.1.1 We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.
- 9.1.2 To determine the appropriate retention period for your 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 data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.
- 9.1.3 Details of retention periods for different aspects of your personal data can be obtained by contacting us via the means set out in paragraph 1.2.2 above.
- 9.1.4 In some circumstances you can ask us to delete your data: see **Request erasure** below for further information.
- 9.1.5 In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

10 YOUR LEGAL RIGHTS

- 10.1 Under certain circumstances, if you are an individual, you have rights under data protection laws in relation to your personal data as set out below:
- 10.1.1 **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.
- 10.1.2 **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- 10.1.3 **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.
- 10.1.4 **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

10.1.5 **Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:

10.1.5.1 If you want us to establish the data's accuracy.

10.1.5.2 Where our use of the data is unlawful but you do not want us to erase it.

10.1.5.3 Where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims.

10.1.5.4 You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

10.1.6 **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

10.1.7 **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

10.2 If you wish to exercise any of the rights set out above, please contact us via the means set out in paragraph 1.2.2 above.

10.3 **No fee usually required**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

10.4 **What we may need from you**

We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

10.5 **Time limit to respond**

We try to respond to all legitimate requests within one month. Occasionally it may take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

If we require further information to clarify your request, we may pause the statutory response timeframe while we await your clarification ("stop the clock"). When responding to a request, we will carry out searches that are reasonable and proportionate in order to locate the personal data we hold about you.

10.6 How to Complain

You have the right to raise any concerns about how we handle your personal data directly with us. If you wish to make a complaint, you can contact us using the details provided via the means set out in paragraph 1.2.2 above.

We will acknowledge your complaint within 30 days of receiving it and will respond without undue delay, including making any necessary enquiries and keeping you informed of our progress. Once we have completed our review, we will inform you of the outcome.

You may escalate your complaint to the Information Commissioner's Office if you remain dissatisfied, but we ask that you contact us first so that we have the opportunity to address your concerns.

11 GLOSSARY

- 11.1 **Comply with a legal obligation** means processing your personal data where it is necessary for compliance with a legal or regulatory obligation that we are subject to.
- 11.2 **Internal Third Parties** means other members of our Corporate Group who we may need to provide certain services (e.g., KYC checks) or who may need to provide certain services to you (e.g. loan arrangements/financing facilities).
- 11.3 **External Third Parties** means:
- 11.3.1 Debt, equity and leveraged finance providers who provide us with debt, equity and or leveraged finance services.
 - 11.3.2 Service providers acting as data processors who provide us with payment processing, consulting, screening, IT and system administration services.
 - 11.3.3 Professional advisers including consultants, bankers, solicitors, auditors and insurers who provide us with compliance, banking, legal, insurance and accounting services.
 - 11.3.4 Other professional advisers including surveyors, brokers and valuers.
 - 11.3.5 HM Revenue & Customs, regulators and other authorities who require reporting of processing activities in certain circumstances.
- 11.4 **Legitimate interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us via the means set out in paragraph 1.2.2 above.
- 11.5 **Performance of a contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.