

Privacy statement

Who are we?

This privacy policy statement sets out the data processing practices carried out through your use of this web site by The Mikhno Group Limited.

We are authorised and regulated by the Financial Conduct Authority FRN - 672254. We act as a credit broker not a lender and offer finance from a panel of lenders.

T: 0191 487 6794

E: admin@mikhnogroup.com

If you have any requests concerning your personal information or any queries with regard to these practices please contact us.

Links

this privacy policy only covers The Mikhno Group Limited. Web site at www.mikhnogroup.com

Information collected

We collect personal information from visitors to this web site through the use of enquiry forms and every time you e-mail us your details. Other than this, we do not store or capture personal information but simply log your IP address (this is the technical standard which ensures messages get from one host to another and that the messages are understood) which is automatically recognised by the web server.

Use of personal information

we process personal information collected via this web site for the purposes of: -

- Identifying potential customers.
- Dealing with your requests and enquiries.
- Customers who have a credit agreement with one of our panel of lenders –Providing you with information about products and services offered by The Mikhno Group Limited.

We do not sell personal information collected through this site or use your personal information for any other purposes than those stated above.

Cookies

Cookies may be used by us to provide you with customised information from our web site. A cookie is an element of data that a web site can send to your browser, which may then store it on your

system. Cookies allow us to understand who has seen which pages and advertisements, to determine how frequently particular pages are visited and to determine the most popular areas of our web site. Cookies may also allow us to make our web site more user friendly by, for example, allowing us to save your password so that you do not have to re-enter it every time to visit our web site.

We use cookies so that we can give you a better experience when you return to our web site. Most web browsers automatically accept cookies. You do not have to accept cookies, and you should read the information that came with your browser software to see how you can set up your browser to notify you when you receive a cookie, this will give you the opportunity to decide whether to accept it. If you disable cookies from your browser you may not be able to access certain features of a particular web site.

For more information about our use of cookies please <https://ico.org.uk/for-the-public/online/cookies/>

Security

we endeavour to take all reasonable steps to protect your personal information. All the data collected by us is stored on a secure server. The secure server software encrypts all information you input before it is sent to us.

Using your information for fraud prevention

we may share your personal information with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to those agencies to prevent fraud and money laundering.

Checking your identity

we may ask you to provide physical evidence of identity verification as a lender will search the files of credit reference agencies which will keep a record of their search, whether or not your application for a loan proceeds. This is not seen by us or shared with any other 3rd parties unless written consent is received from you.

Money Laundering Checks

to comply with Anti-Money Laundering regulation, there are times when the lender will need to confirm or re confirm your name and address. This is not seen or shared with any other 3rd parties unless written consent is received from you.

How we manage Special Category Data

In the unlikely event of us receiving Special Category Data as defined in GDPR <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/lawful-basis-for->

processing/special-category-data/ The Mikhno Group Limited will inform you of the receipt of this information to discuss the deletion of this data.

Disclosures

the Mikhno Group Limited will not disclose personal information to other companies and suppliers as we do not use third parties to process your data.

Internet-based Transfers

given that the Internet is a global environment, using the Internet to collect and process personal data necessarily involves the transmission of data on an international basis. Therefore, by browsing this web site and communicating electronically with us you acknowledge and agree to our processing of personal data in this way.

Personal Data and your rights

If we collect any personal data from you, you have the right to receive/amend/delete information about the personal data we hold about you. The Mikhno Group Limited do not charge a fee for this unless we believe the request is excessive or unfounded. If we refuse a request we will tell the individual why and that they have the right to complain to the supervisory authority and to judicial remedy. The Mikhno Group Limited will do this without undue delay and at the latest within 1-month.

If at any time you no longer wish to receive any of our e-bulletins, newsletters or other information for which you have subscribed our partner retailer process, then please contact us so that we can remove your relevant details.

Changes to this Privacy Policy

we may make changes to this Privacy Policy from time to time. You should check this page regularly to see our most up to date policy. We will tell you about any changes to this Privacy policy by showing the date of the changes in the 'Last updated' section below. By using the website after the date we make any changes, you are agreeing to the changes.