

River Business Services Privacy Policy

This policy explains how, when and why we collect your personal information during the course of providing services to you, under what circumstances we may disclose your personal information within Company and to others, and how we keep it secure.

- We only collect personal information about you where it is completely necessary or you have consented, and we ensure that we only collect information that we need.
- We will not send you marketing material unless you have given us permission to do so.
- We will not sell your personal information to third parties.
- We use third party suppliers to help us provide an excellent service to you. Where we share personal information with those suppliers, we have the appropriate contracts or controls in place, which will assess the security of their processing arrangements.
- We will protect your personal information with an appropriate combination of technical and organisational measures.
- We record and monitor our communications with you to protect you and us, for the reasons listed in Section 3.
- You have rights to your information. These are detailed in Section 10
- We will endeavour to keep your personal information only for as long as we have to.
- If you have a complaint, please see how to contact us in Section 12
- If you have any questions about how we process your information, please see how to contact us in Section 14.

1. WHAT INFORMATION DO WE COLLECT ABOUT YOU?

We need information about you to create your account, service your account and to offer our range of services. We need to collect information from you to do this and to offer you the right product for your circumstances.

This can include personal information about you and other people within your company, information that we collect automatically, and personal information we collect from other sources.

The information we collect may include:

- Name (s)
- Contact details (postal address, email address, telephone numbers)
- Date of birth
- Banking details

2. WHY WE USE THE INFORMATION ABOUT YOU?

We collect your personal information for a number of reasons: so we can provide you with a quote, administer your account, improve the products and services we offer, and inform you of other products you may be interested in.

To process your information we rely mainly on the following legal bases:

Performance of a contract: The use of your information is necessary to perform the contract that you or your company has with us.

Legitimate interests: We may use your information for our legitimate interests, such as to provide you with the most suitable products and services, website experience, emails or newsletters, or to improve and promote our products and services, along with administrative, fraud prevention and detection and legal purposes.

Consent: We may rely on your consent to use your personal information for certain products, and also for direct marketing purposes. You may withdraw your consent at any time, by contacting us at the address provided at the end of this Policy.

3. HOW WILL WE USE THE INFORMATION ABOUT YOU?

We use the personal information we collect for a number of reasons. These include:

- To give you advice or guidance.
- To service your account.
- Where necessary, we'll use your information to verify your identity or those acting on the account.
- For fraud and financial crime prevention and detection, and for legal purposes where we may need to use your information to investigate or respond to legal disputes, regulatory investigations or for compliance purposes.
- We may also use your personal information to ensure we comply with legal and regulatory requirements. This includes internal audits, monitoring and assurance activities to examine and evaluate the systems and controls within River Business Services Limited.
- We also use your information to help us improve our products and services, our prices and our customer experience through analytics, reporting and testing
- We may use your information to contact you, if we need to tell you there is an error or change in your account
- We use credit reference agencies, to help us decide whether to offer products or services to potential customers. For more details, see Section 5
- For general communications or product performance and industry insights and news
- Your data will be combined with publicly available information and third party market research to enable us to understand your lifestyle segmentation, demographics and purchasing habits
- We sometimes ask our customers to take part in market research
- If you give us permission, we will collect information from you about your experience with River Business Services Limited to use as a case study. You will be provided with a copy of this article and will have the right to confirm you are happy with any wording before it is published. This information may be circulated in one of our social media publications, on our website or shared with the press. It may include:
 - Names and titles
 - Photographs
 - Videos
 - Details about your products and services

4. INFORMATION THAT WE SHARE

We may have to share your information with categories of third party service providers, in certain circumstances:

- Where we provide you with products and services, and it is necessary to use third party providers
- Where we need to provide your information to third parties to administer your account, for example to take agreed monthly direct debit payments
- Where required by law, we will share your information with third parties such as law enforcement agencies and regulatory or Government bodies. Failing to do so could result in fines or sanctions for River Business Services Limited
- There are some instances where we need to share your information with third parties to help us detect and prevent criminal or fraudulent activities
- Where fulfilling our contractual obligations to you requires it, we will share your information with third parties. For example, to follow up on engineering inspections or survey findings
- We may share your information with third parties where they provide some of your products and services to ensure your account can be serviced and honoured.
- We will share your information with third party IT providers who support us in hosting, transferring, processing, testing and problem resolving. This enables us to provide you the services and products you need. We may also share information with third party audit companies providing expertise and assurance over our processes and controls
- We may also share your information with third parties in relation to other activities, such as training that we carry out
- In order to deliver you account documentation and marketing campaigns, we will share your information with third party printers, distributors, and courier services
- If you enter one of our social media competitions, or contact River Business Services Limited through social media, your information will be shared with our social media management platform providers
- We may also share your information with third party organisations who help us to research and analyse our product and service offerings, so that we can continue to provide you with the best possible service. You may opt out of this by contacting us using the details provided at the end of this Policy

5. HOW WE USE CREDIT REFERENCE AGENCIES

A credit reference agency (CRA) is an independent organisation that assists companies in deciding whether to offer products and services to potential customers, based on information gathered about them from public sources and from major lending companies.

River Business Services Limited provides information to credit reference agencies and works with them to make decisions, for example, when:

- Checking details on applications for credit and credit-related or other facilities
- Managing credit and credit-related accounts or facilities
- Recovering debt

- Checking details on quotes
- Helping to detect and prevent crime, fraud and money laundering
- Checking your credit history
- Verifying your identity if you, or someone financially linked with you, applies for services. Credit checks may be remain on your record
- Validating your contact details
- Undertaking research, statistical analysis and systems testing

6. MARKETING

We would like to send you information about our products and services which may be of interest to you. We will collect your information for marketing purposes, if you agree, when you obtain a quote, take products and services from us, enter into a competition or provide your personal information through the River Business Services Limited website. We may also purchase your data from third-party providers.

To ensure that we keep our marketing communications relevant and useful to you, we will share your data with carefully selected third party marketing analytics organisations for customer profiling.

If you enter one of our competitions, we will collect your information in order to randomly select a winner and send out their prize.

To stop us contacting you for marketing write to us at River Business Services Limited, Unit G6 The Bloc, 38 Springfield Way, Anlaby, Hull, HU10 6RJ or talk to your account manager.

7. INFORMATION SECURITY

We work hard to keep your data safe. We use an appropriate combination of technical and organisational measures to ensure, as far as reasonably possible, the confidentiality, integrity and availability of your information at all times. If you have a security-related concern, please contact us using the details provided at the end of this Policy.

8. TRANSFERRING YOUR INFORMATION OUTSIDE OF THE EUROPEAN ECONOMIC AREA (EEA)

In order to provide our services, the information you give us may be transferred to countries outside the European Economic Area (EEA). These countries may not have similar data protection laws to the UK. When we do transfer your personal data outside of the EEA, we ensure that any party with access to your information has implemented the necessary security and privacy measures to ensure that your personal data is kept secure and confidential as outlined in this Policy.

9. INFORMATION WE COLLECT THROUGH YOUR USE OF OUR WEBSITES

We collect information through the use of cookies and similar technologies, to enable us to remember you when you visit our websites and to improve your online experience.

Cookies help us understand how you use our websites, view our products and respond to our advertising, so we can tailor direct marketing and enhance our overall product and service offering to you. When you visit one of our websites, we may record your device information including IP address, hardware and software used, general location, and when and how you interact with our websites.

This information is retained and used to note your interest in our products and to improve customer experience. When you receive direct marketing from us by email, we may use technology or links to determine how you use our direct marketing, and your interest in it.

10. YOUR INDIVIDUAL RIGHTS

You have a number of rights with regards to the personal information that we hold about you, which you will have provided as part of taking up a quote or service with us.

Right of Access - You have the right to request a copy of the information that we hold about you. We will provide you with this information within one month of receiving your request and verifying your identity. If the request is complex, we may extend the response time. We will inform you if this is the case and explain why.

Right to Rectification - We want to make sure that your personal information is accurate and up to date. You may ask us to correct, update or remove information you think is inaccurate or incomplete, and we ask that you inform us promptly of any changes to your circumstances.

Right to Erasure - You may also ask us to erase your personal information from our systems, in certain circumstances. There are some specific circumstances where the right to erasure does not apply and we are permitted to hold your data. We will explain the reason for this at the time, should this occur.

Right to Data Portability - You may also ask us to move, or 'port', your personal information to another organisation electronically. We will only port personal information you have provided to us, that we have processed based on your consent or performance of a contract, or that has been processed automatically. We will port your personal information without charge and within one month, where technically feasible.

Right to Restricting processing – You have a right to request that we restrict the processing of your personal data in certain circumstances. We will inform our third parties to whom we have disclosed your personal data that they must also restrict processing. We will inform you when the restriction on processing your personal data ends.

If you would like to exercise these rights, please write to us, using the details provided at the end of this Policy, outlining your specific request.

11. RETAINING YOUR DATA

River Business Services Limited, and the information we collect about you, are subject to various regulatory and legislative requirements. In addition, we will endeavour not to keep your personal information for longer than we have to for us to fulfil our obligations to you. Where it is not possible for us to delete your data, we will ensure the appropriate security and organisational measures are put in place to protect the use of your information.

12. COMPLAINTS

We work hard to ensure that your personal information is treated safely and securely. However, if you have a complaint, write to us using the details provided at the end of this Policy. You also have the right to complain to the Information Commissioner's Office.

13. CHANGES TO OUR PRIVACY POLICY

We review our privacy policy regularly and will place any updates on our website and in relevant policy communications.

14. WHO TO CONTACT IN RELATION TO PROCESSING OF PERSONAL INFORMATION AT NFU MUTUAL

If you would like to discuss anything in relation to this policy or how we handle your personal information, you can write to us at River Business Services Limited, Unit G6 The Bloc, 38 Springfield Way, Anlaby, Hull, HU10 6RJ

You can also talk to a member of the team

If you'd like this document in large print, braille or audio, just contact us