

WHO WE ARE

Rural Asset Management Services (**RAMS**) is the trading style of Rural Asset Management Services Limited, company number 10283225, which is a firm providing services including commercial finance broker services based at 1 Cambridge House, Camboro Business Park, Oakington Road, Girton, Cambridge CB3 0QH. Our ICO registration number is ZA510072. RAMS is an FCA regulated broker and a lender. As a broker, we offer finance to UK businesses only through a number of authorised funders whose details are available on request. As a lender we offer our own regulated Hire Purchase and Finance Lease agreements.

OUR LEGAL GROUNDS FOR HOLDING YOUR DATA:

The UK's data protection laws allow us to use your personal data provided we have a lawful basis to do so. This includes sharing it in certain circumstances, as described below.

We consider we have the following reasons (legal bases) to use your personal data:

- **Performance of service you: we need to use your personal data to be able to successfully provide a service for you.**
- **Compliance with our legal obligations: we need to use your personal data so as to comply with certain legislation such as financial crime legislation.**
- **Legitimate interests: these are our business and commercial reasons for using your data, which we have balanced against your interests. These legitimate interests are to help prevent and detect financial crime, fraud and money laundering, to promote responsible lending, to support our tracing, collection and litigation procedures and to assist our compliance with the legal and regulatory requirements placed upon us.**
- **Your consent: You can withdraw this consent at any time, in which case we will cease to use it, unless we have a right and a need to continue processing it for one of the other reasons set out above.**

More information on how we use your personal data and for what purposes is set out below.

WHAT DATA DO WE COLLECT?

RAMS collects the following data:

- **Personal identification information (including name, email address, phone number)**
- **Financial details (including details of assets and liabilities, bank account details)**
- **Product information (including your choice of product, the reason for proceeding (or not) and notes of our contact with you)**
- **Credit and fraud check details (personal information obtained from Credit Reference Agencies and Fraud Prevention Agencies)***

(*in some instances our authorised funders will conduct credit and fraud checks as part of their credit assessment process)

HOW DO WE COLLECT YOUR DATA?

You provide RAMS with most of the data we collect. We collect data and process data when you:

- **Register online or other communication methods for our services.**
- **Voluntarily complete a customer details form or customer survey or provide feedback on any of our message boards or via email.**
- **Use or view our website via your browser's cookies.**

HOW WILL WE USE YOUR DATA?

RAMS collects your data so that we can:

- **Process your application and manage your request (including sharing your data with any joint applicant or guarantor included in your application).**

DATA TYPE	DATA USE
Personal information	To process and manage your request To stay in contact with you To deal with any complaint you may have
Financial information	To process and manage your request To deal with any complaint you may have
Product information	To process and manage your request To deal with any complaint you may have
Credit and fraud check details	To process and manage your request To deal with any complaint you may have

If you agree, RAMS will share your data with our partner companies so that they may offer you their products and services. Our partner companies are: Rural Asset Finance Limited.

When RAMS processes your data, it may send your data to, and also use the resulting information from, Credit Reference Agencies to prevent fraudulent purchases.

HOW LONG DO WE KEEP YOUR DATA?

RAMS will keep your data for no longer than is necessary to process your application or for legal, regulatory, tax or accounting requirements, or as a record of your dealings with us in the event of any complaint. Once this time period has expired, we will delete your data.

MARKETING

RAMS would like to send you information about products and services of ours that we think you might like, as well as those of our partner companies. If you have agreed to receive marketing, you may always opt out at a later date. You have the right at any time to stop RAMS from contacting you for marketing purposes or giving your data to our partner companies.

WHAT ARE YOUR DATA PROTECTION RIGHTS?

RAMS would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

- **The right to access** – You have the right to ask RAMS for copies of your personal data. We may charge you a small fee for this service.
- **The right to rectification** – You have the right to ask RAMS to correct any information you believe is inaccurate. You also have the right to ask RAMS to complete the information you believe is incomplete.
- **The right to erasure** – You have the right to ask RAMS to erase your personal data, under certain conditions.
- **The right to restrict processing** – You have the right to ask RAMS to restrict the processing of your personal data, under certain conditions.
- **The right to object to processing** – You have the right to object to RAMS processing your personal data, under certain conditions.
- **The right to data portability** – You have the right to ask RAMS to transfer the data that we have collected to another organisation, or directly to you, under certain conditions.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please:

- **Contact us at our email:** acarrier@ruralasseffinance.com
- **Call us:** 07483 242396 or 0345 0303475 or
- **Write to us at:** 1 Cambridge House, Camboro Business Park, Oakington Road, Girton, Cambridge CB3 0QH.

COOKIES

Cookies are text files placed on your computer to collect standard Internet log information and visitor behaviour information. When you visit our website, we may collect information from you automatically through cookies or similar technology. For further information visit: allaboutcookies.org

HOW DO WE USE COOKIES?

Our Company uses cookies in a range of ways to improve your experience on our website, including:

- **Keeping you signed in**
- **Understanding how you use our website**
- **For core functionality such as security, verification of identity and network management**

WHAT TYPES OF COOKIES DO WE USE?

There are a number of different types of cookies, however, our website uses only:

- **Essential** – For core functionality such as security, verification of identity and network management.

HOW TO MANAGE COOKIES

You can set your browser not to accept cookies, and allaboutcookies.org tells you how to remove cookies from your browser. However, some of our website features may not function as a result.

CHANGES TO OUR PRIVACY POLICY

Our Company keeps its privacy policy under regular review and places any updates on our web page. This privacy policy was last updated on 8 May 2024.

HOW TO CONTACT US

If you have any questions about Our Company's privacy policy, the data we hold on you, or you would like to exercise one of your data protections rights, please do not hesitate to:

- **Email us at:** acarrier@ruralasseffinance.com
- **Call us:** 07483 242396 or 0345 0303475 or
- **Write to us at:** 1 Cambridge House, Camboro Business Park, Oakington Road, Girton, Cambridge CB3 0QH.

HOW TO CONTACT THE APPROPRIATE AUTHORITY

Should you wish to report a complaint or if you feel that Our Company has not addressed your concern in a satisfactory manner, you may contact the Information Commissioner's Office

- **At** ico.org.uk/make-a-complaint/concerns/ **or**
- **On:** 0303 1231113.

Rural Asset Management Services Limited

Registered Office: 1 Cambridge House, Camboro Business Park, Oakington Road,
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